

---

**From:** Ross, Wilbur (Federal) [b(6)]  
[b(6)]  
**Sent:** 4/3/2017 1:42:11 PM  
**To:** [b(6) Kenneth Frazier]@merck.com  
**CC:** [b(6) Robert Filippone]@merck.com; Vitello, Jacqueline [Jacqueline.Vitello@trade.gov]  
**Subject:** 2017 SelectUSA Summit Invitation  
**Attachments:** 2017 SelectUSA Summit Invitation\_Kenneth Frazier.pdf

Mr. Frazier,

I hope this finds you well. I am honored to extend an invitation to be a featured speaker at our upcoming 2017 SelectUSA Investment Summit in June. As the nation's leading event promoting inbound investment, the Summit attracts over 2,500 participants from over 70 markets. Summit participants will find your insights and experience as part of the American business climate most valuable. Attached is the official invitation. I hope you will consider joining me.

Sincerely,  
Wilbur Ross



**UNITED STATES DEPARTMENT OF COMMERCE**  
**The Secretary of Commerce**  
Washington, D.C. 20230

March 31, 2017

Mr. Kenneth Frazier  
Chief Executive Officer  
Merck & Co. Inc.  
2000 Galloping Hill Road  
Kenilworth, NJ 07033

Dear Mr. Frazier:

On behalf of SelectUSA and the U.S. Department of Commerce, I would like to invite you to participate in the 2017 SelectUSA Investment Summit (Summit) as one of our featured speakers. The Summit is the leading national event promoting inbound investment into the United States. This year's theme, "*Grow with US*," will examine how the U.S. business environment encourages innovation and enhances opportunities for economic growth and job creation.

The Summit will be held at the Gaylord National Resort and Hotel in the Washington, D.C., area on June 18-20, 2017. The Summit attracts over 2,000 participants – including senior Government officials, business leaders, investors from more than 70 countries, and economic development organizations from across the United States. These decision-makers are drawn to this annual event as it presents an opportunity for attendees to gain insight into the latest policy and investment trends, make connections, and initiate meaningful business relationships.

In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, should you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

I hope to see you at the Summit in June!

Sincerely,

Wilbur Ross

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 4/13/2017 5:49:41 PM  
**To:** Furman, Bill [b(6)]@gbrx.com]  
**CC:** Baker, Alison [b(6)]@gbrx.com]; Sahagian, Stephanie [b(6)]@gbrx.com]; Isselmann, Jack [b(6)]@gbrx.com]; Jim Beall [b(6)]@summitstrategies.us]  
**Subject:** Re: Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Given SWLR prior relationship with gbx. The meeting needs to be a social/ informal meeting. No government issues. No jack and no Jim.

Sent from my iPhone

On Apr 13, 2017, at 3:06 PM, Furman, Bill <[b(6)]@gbrx.com> wrote:

Copying Jack and Jim Beall.

Sent from my iPhone

On Apr 13, 2017, at 12:59 PM, Baker, Alison [b(6)]@gbrx.com wrote:

Thank you Wendy, and thank you for sending your new email address!

---

**From:** Teramoto, Wendy L [b(6)]@wloss.com]  
**Sent:** Thursday, April 13, 2017 11:02 AM  
**To:** Baker, Alison <[b(6)]@gbrx.com>; 'wteramoto' <wteramoto@doc.gov>  
**Cc:** Furman, Bill <[b(6)]@gbrx.com>; Sahagian, Stephanie <[b(6)]@gbrx.com>  
**Subject:** RE: Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Please use my doc email. If SWLR is here we will set it up. W

-----Original Message-----

**From:** Baker, Alison [b(6)]@gbrx.com]  
**Sent:** Thursday, April 13, 2017 12:45 PM Central Standard Time  
**To:** Teramoto, Wendy L  
**Cc:** Furman, Bill; Sahagian, Stephanie  
**Subject:** [EXT]Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Dear Wendy,

I hope you are doing well and getting some time with your family in between work commitments.

Bill is coming to DC the week of May 15-19 and wanted me to check to see if it might be possible to get a meeting between him and Secretary Ross sometime that week. He could even meet on the weekend before or after if that works best.

Thanks very much for your consideration.

Best regards,

Alison

**Alison E. Baker**  
**Manager of Administrative Services**  
**The Greenbrier Companies, Inc.**

1 Centerpointe Drive, Suite 200  
Lake Oswego, OR 97035  
T: [b(6)] | F: 503-624-1488

<image001.jpg>

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---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/2/2017 9:52:12 AM  
**To:** Henry, Tina-Maria (Federal) [Tmghenry@doc.gov]  
**CC:** [b(6)]@gbrx.com  
**Subject:** Re: Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Ok

Sent from my iPhone

On May 2, 2017, at 6:50 AM, Henry, Tina-Maria (Federal) <Tmghenry@doc.gov> wrote:

This meeting can happen Thursday, 5/18, at 1:30pm at DOC. Please confirm.

---

**From:** Teramoto, Wendy (Federal)  
**Sent:** Tuesday, May 02, 2017 9:19 AM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>  
**CC:** [b(6)]@gbrx.com  
**Subject:** Fwd: Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Forwarding to scheduling for guidance

Sent from my iPhone

Begin forwarded message:

**From:** "Furman, Bill" [b(6)]@gbrx.com>  
**Date:** May 2, 2017 at 6:15:11 AM PDT  
**To:** "Baker, Alison" [b(6)]@gbrx.com>  
**Cc:** "Teramoto, Wendy (Federal)" <WTeramoto@doc.gov>, "Sahagian, Stephanie" <[b(6)]@gbrx.com>, "Isselmann, Jack" <[b(6)]@gbrx.com>, "Jim Beall" <[b(6)]@summitstrategies.us>  
**Subject:** Re: Appointment Request for Bill Furman and Secretary Ross during week of May 15?

Well of course ANY time I can see Wendy also very important. Wendy, you around?

Sent from my iPhone

On May 1, 2017, at 7:47 PM, Baker, Alison <[b(6)]@gbrx.com> wrote:

Dear Wendy,

I hope your Monday is going well so far and that you had the opportunity to spend some quality time with your family this weekend.

Bill wanted me to check in again to see if there might be a possibility for him to have a quick social chat with Sec. Ross the week of May 15, hopefully on Thursday the 18<sup>th</sup> or Friday the 19<sup>th</sup> if one of those days work for Sec. Ross.

Best regards,

Alison

---

**From:** Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
**Sent:** Thursday, April 13, 2017 2:50 PM  
**To:** Furman, Bill <[b(6)]@gbrx.com>  
**Cc:** Baker, Alison [b(6)]@gbrx.com>; Sahagian, Stephanie  
<[b(6)]@gbrx.com>; Isselmann, Jack <[b(6)]@gbrx.com>; Jim  
Beall <[b(6)]@summitstrategies.us>  
**Subject:** Re: Appointment Request for Bill Furman and Secretary Ross during week of  
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meeting. No government issues. No jack and no Jim.

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Copying Jack and Jim Beall.

Sent from my iPhone

On Apr 13, 2017, at 12:59 PM, Baker, Alison <[b(6)]@gbrx.com>  
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Thank you Wendy, and thank you for sending your new email  
address!

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**From:** Teramoto, Wendy L [b(6)]@wloss.com]  
**Sent:** Thursday, April 13, 2017 11:02 AM  
**To:** Baker, Alison <[b(6)]@gbrx.com>; 'wteramoto'  
<wteramoto@doc.gov>  
**Cc:** Furman, Bill <[b(6)]@gbrx.com>; Sahagian, Stephanie  
<[b(6)]@gbrx.com>  
**Subject:** RE: Appointment Request for Bill Furman and Secretary Ross  
during week of May 15?

Please use my doc email. If SWLR is here we will set it up. W

-----Original Message-----

**From:** Baker, Alison [b(6)]@gbrx.com]  
**Sent:** Thursday, April 13, 2017 12:45 PM Central Standard Time  
**To:** Teramoto, Wendy L  
**Cc:** Furman, Bill; Sahagian, Stephanie  
**Subject:** [EXT]Appointment Request for Bill Furman and  
Secretary Ross during week of May 15?

Dear Wendy,

I hope you are doing well and getting some time with your family in between work commitments.

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Thanks very much for your consideration.

Best regards,

Alison

**Alison E. Baker**  
**Manager of Administrative Services**  
**The Greenbrier Companies, Inc.**

1 Centerpointe Drive, Suite 200  
Lake Oswego, OR 97035  
[REDACTED] | F: 503-624-1488

<image001.jpg>

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\*\*\*\*\*  
\*\*\*\*\*

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\*\*\*\*\*  
\*\*\*\*\*

**From:** Calendar, Secretary's [seccal@doc.gov]  
**Sent:** 5/8/2017 5:41:45 PM  
**To:** Calendar, Secretary's [seccal@doc.gov]; Comstock, Earl (Federal) [b(6)@doc.gov]; Teramoto, Wendy (Federal) [WTeramoto@doc.gov]; Branstad, Eric (Federal) [EBranstad@doc.gov]; ExecSecBriefingBook [execsecbriefingbook@doc.gov]; Office of the Secretary's Conference Room [SecretaryConferenceRoom@doc.gov]  
**Subject:** Meeting with Exec Board of Rail Security Alliance  
**Location:** Secretary's Conference Room  
**Start:** 5/17/2017 8:45:00 AM  
**End:** 5/17/2017 9:05:00 AM  
**Show Time As:** Tentative

**Required Attendees:** Comstock, Earl (Federal); Teramoto, Wendy (Federal); Branstad, Eric (Federal); ExecSecBriefingBook; Office of the Secretary's Conference Room

**ETHICS:**

**From:** Jacob, Dana (Federal)  
**Sent:** Tuesday, May 09, 2017 2:11 PM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>  
**Cc:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>; Comstock, Earl (Federal) <b(6)@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>; Jacobi, Will (Federal) <wjacobi@doc.gov>; McClelland, Michelle (Federal) <mMcClelland@doc.gov>; Maggi, David (Federal) <dMaggi@doc.gov>; Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Subject:** FW: Rail Security Alliance Meeting

Tina,

**b(5) - AC**

Good morning to you both,

I just wanted to let you know that Stephen Smith of Amsted will no longer be able to attend next week's meeting. I apologize for any inconvenience this may pose.

Best,  
Kate

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

**From:** Kate Francis [b(6)]@vennstrategies.com]  
**Sent:** Tuesday, May 09, 2017 11:06 AM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>  
**Cc:** Hall, Hunter (Federal) <HHall@doc.gov>  
**Subject:** Re: Meeting with Sec Ross on 5/16/17 at 4pm

Hi Tina and Hunter,

Here are the names and titles of meeting attendees. Please let me know if any other information will be required.

- Stephen Menzies, Senior Vice President of Trinity Industries and Group President of TrinityRail
- John Worries, President of Amsted Rail
- Jeffrey Hollister, Chief Executive Officer and President, American Railcar Industries
- Stephanie Silverman, Executive Director, Rail Security Alliance
- Erik Olson, Vice President and Treasurer, Rail Security Alliance

Best regards,  
Kate

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

On Mon, May 8, 2017 at 8:26 PM, Kate Francis <[b(6)]@vennstrategies.com> wrote:  
Tina,

That sounds great. We are happy to take the meeting at 4 pm on 5/16. I will get the necessary information to you and Hunter tomorrow morning.

Best,  
Kate

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

On Mon, May 8, 2017 at 5:44 PM, Henry, Tina-Maria (Federal) <Tmghenry@doc.gov> wrote:  
Kate,

As discussed, we can confirm this meeting for next Tuesday at 4pm.  
Hunter Hall will arrange your arrival. Please send us the names and titles of all attendees.

Thank you!

**From:** Kate Francis [b(6)]@vennstrategies.com]  
**Sent:** Monday, May 08, 2017 3:01 PM  
**To:** Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Cc:** Erik Olson <[b(6)]@vennstrategies.com>  
**Subject:** Re: Rail Security Alliance Meeting

Hello,

I hope this message finds you well. I just wanted to follow up with you regarding this meeting request, as we are now one week away from May 16th. Please let me know if you have any questions.

Best regards,  
Kate Francis

Kate Francis | Associate

Venn Strategies  
1541 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

On Wed, Apr 26, 2017 at 10:12 AM, Kate Francis <[b(6)]@vennstrategies.com> wrote:  
Hello,

Please see below a letter from the Executive Director of the Rail Security Alliance, Stephanie Silverman. A formal letter is also attached.

Dear Secretary Ross,

On May 16th, the leaders of the nation's leading rail manufacturers will be in town to discuss the economic and security concerns presented by the growing presence of Chinese state-owned enterprise in the United States in critical infrastructure sectors like rail. These individuals, who form the Executive Board of the Rail Security Alliance, include:

- Stephen Smith, President and Chief Executive Office of Amsted Industries;  
Stephen Menzies, Senior Vice President of Trinity Industries and Group President of TrinityRail;
- John Worries, President of Amsted Rail

As you are no doubt aware, Chinese investment by government-owned firms in the U.S. continues to grow exponentially and strategically, raising serious questions about growing risks posed to U.S. national and economic security interests. The leaders of RSA hope to be able to discuss this matter with you and share some information relevant to the Department's policy agenda and priorities.

While we recognize the many demands in your calendar, we hope you will be able to accommodate this meeting – at a time convenient to you on the 16th – in light of the very serious implication of China SOE activity in the U.S. rail sector. We will follow up with your office to determine whether or not this meeting can be arranged, and we thank you in advance for considering our meeting request.

Respectfully yours,  
Stephanie Silverman  
Executive Director

Kate Francis | Associate

Venn Strategies  
1941 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

**From:** Teramoto, Wendy (Federal)  
**Sent:** Monday, May 08, 2017 5:07 PM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>; Comstock, Earl (Federal) <[b(6)]@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>  
**Subject:** RE: Rail Security Alliance Meeting

[b(5) - DP]

[b(5) - DP] Wendy

**From:** Henry, Tina-Maria (Federal)  
**Sent:** Monday, May 08, 2017 3:56 PM  
**To:** Comstock, Earl (Federal) <[b(6)]@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>  
**Cc:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** FW: Rail Security Alliance Meeting

[b(5) - DP]

**From:** Alexander, Brooke (Federal)  
**Sent:** Monday, May 08, 2017 3:07 PM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>  
**Subject:** FW: Rail Security Alliance Meeting

**From:** Kate Francis ([b(6)]@vennstrategies.com]  
**Sent:** Monday, May 08, 2017 3:01 PM  
**To:** Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Cc:** Erik Olson <[b(6)]@vennstrategies.com>  
**Subject:** Re: Rail Security Alliance Meeting

Hello,

I hope this message finds you well. I just wanted to follow up with you regarding this meeting request, as we are now one week away from May 16th. Please let me know if you have any questions.

Best regards,  
Kate Francis

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005  
Office: (b)(6) Cell: (b)(6)  
Email: (b)(6)@vennstrategies.com

On Wed, Apr 26, 2017 at 10:12 AM, Kate Francis <(b)(6)@vennstrategies.com> wrote:  
Hello,

Please see below a letter from the Executive Director of the Rail Security Alliance, Stephanie Silverman. A formal letter is also attached.

Dear Secretary Ross,

On May 16th, the leaders of the nation's leading rail manufacturers will be in town to discuss the economic and security concerns presented by the growing presence of Chinese state-owned enterprise in the United States in critical infrastructure sectors like rail. These individuals, who form the Executive Board of the Rail Security Alliance, include:

- Stephen Smith, President and Chief Executive Office of Amsted Industries;
- William Furman, President and Chief Executive Officer of the Greenbrier Companies;
- Stephen Menzies, Senior Vice President of Trinity Industries and Group President of TrinityRail;
- John Worries, President of Amsted Rail

As you are no doubt aware, Chinese investment by government-owned firms in the U.S. continues to grow exponentially and strategically, raising serious questions about growing risks posed to U.S. national and economic security interests. The leaders of RSA hope to be able to discuss this matter with you and share some information relevant to the Department's policy agenda and priorities.

While we recognize the many demands in your calendar, we hope you will be able to accommodate this meeting – at a time convenient to you on the 16th – in light of the very serious implication of China SOE activity in the U.S. rail sector. We will follow up with your office to determine whether or not this meeting can be arranged, and we thank you in advance for considering our meeting request.

Respectfully yours,  
Stephanie Silverman  
Executive Director

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005



Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@evennstrategies.com

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/9/2017 3:08:25 PM  
**To:** Henry, Tina-Maria (Federal) [Tmghenry@doc.gov]  
**Subject:** Re: Rail Security Alliance Meeting

Ha. Ok. 15 min meeting. [REDACTED] b(5) - DP

Sent from my iPhone

On May 9, 2017, at 2:35 PM, Henry, Tina-Maria (Federal) <Tmghenry@doc.gov> wrote:

I was told he is not coming to the Rail one now.....he was on the original list.

---

**From:** Teramoto, Wendy (Federal)  
**Sent:** Tuesday, May 09, 2017 2:30 PM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>; Jacob, Dana (Federal) <DJacob@doc.gov>  
**Cc:** Comstock, Earl (Federal) <EComstock@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>; Jacobi, Will (Federal) <wjacobi@doc.gov>; McClelland, Michelle (Federal) <mMcClelland@doc.gov>; Maggi, David (Federal) <dMaggi@doc.gov>; Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Subject:** RE: Rail Security Alliance Meeting

I thought he was coming to both. One is social – the one by himself.

---

**From:** Henry, Tina-Maria (Federal)  
**Sent:** Tuesday, May 09, 2017 2:18 PM  
**To:** Jacob, Dana (Federal) <DJacob@doc.gov>  
**Cc:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>; Comstock, Earl (Federal) <EComstock@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>; Jacobi, Will (Federal) <wjacobi@doc.gov>; McClelland, Michelle (Federal) <mMcClelland@doc.gov>; Maggi, David (Federal) <dMaggi@doc.gov>; Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Subject:** RE: Rail Security Alliance Meeting

**My understanding is that William Furman, President and Chief Executive Officer of the Greenbrier Companies, is NOT coming in with the group this time. He has a separate meeting with SWR on Thursday, May 18.**

**Wendy, please see below and advise.**

---

**From:** Jacob, Dana (Federal)  
**Sent:** Tuesday, May 09, 2017 2:11 PM  
**To:** Henry, Tina-Maria (Federal) <Tmghenry@doc.gov>  
**Cc:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>; Comstock, Earl (Federal) <EComstock@doc.gov>; Branstad, Eric (Federal) <EBranstad@doc.gov>; Jacobi, Will (Federal) <wjacobi@doc.gov>; McClelland, Michelle (Federal) <mMcClelland@doc.gov>; Maggi, David (Federal) <dMaggi@doc.gov>; Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Subject:** FW: Rail Security Alliance Meeting

Tina,

# b(5) - AC

Dana Jacob  
Senior Attorney  
Ethics Law and Programs Division  
Office of the General Counsel  
U.S. Department of Commerce  
1401 Constitution Avenue, NW  
Washington D.C. 20230

Tel: 202-482-0127  
Fax: 202-482-2998

*What do I do with a travel gift? --- check out the Ethics newsletter: [Ethics Compass](#)*  
([www.commerce.gov/ethics](http://www.commerce.gov/ethics))

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---

**From:** Henry, Tina-Maria (Federal)  
**Sent:** Tuesday, May 09, 2017 11:49 AM  
**To:** Jacobi, Will (Federal) <[wjacobi@doc.gov](mailto:wjacobi@doc.gov)>; Jacob, Dana (Federal) <[DJacob@doc.gov](mailto:DJacob@doc.gov)>  
**Subject:** FW: Rail Security Alliance Meeting

b(5) - DP Thanks!

---

**From:** Teramoto, Wendy (Federal)  
**Sent:** Monday, May 08, 2017 5:07 PM  
**To:** Henry, Tina-Maria (Federal) <[Tmghenry@doc.gov](mailto:Tmghenry@doc.gov)>; Comstock, Earl (Federal) <[b\(6\)@doc.gov](mailto:b(6)@doc.gov)>; Branstad, Eric (Federal) <[EBranstad@doc.gov](mailto:EBranstad@doc.gov)>  
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b(5) - DP

b(5) - DP Wendy

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**Cc:** Teramoto, Wendy (Federal) <[WTeramoto@doc.gov](mailto:WTeramoto@doc.gov)>  
**Subject:** FW: Rail Security Alliance Meeting

b(5) - DP

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**Subject:** FW: Rail Security Alliance Meeting

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**Sent:** Monday, May 08, 2017 3:01 PM  
**To:** Alexander, Brooke (Federal) <BAlexander@doc.gov>  
**Cc:** Erik Olson <[b(6)]@vennstrategies.com>  
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Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

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- Stephen Menzies, Senior Vice President of Trinity Industries and Group President of TrinityRail;
- John Worries, President of Amsted Rail

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Respectfully yours,  
Stephanie Silverman  
Executive Director

Kate Francis | Associate

Venn Strategies  
1341 G Street NW, 6th Floor | Washington, DC 20005  
Office: [b(6)] Cell: [b(6)]  
Email: [b(6)]@vennstrategies.com

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/13/2017 10:26:54 AM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Thursday EO signing

Me. We are working out the details. I will speak to the Secretary about the suggestion. Ping or call me Monday [b(6)] W

Sent from my iPhone

> On May 13, 2017, at 10:21 AM, Kolevar, Kevin (KM) [b(6)]@dow.com> wrote:  
>  
> Wendy, the Secretary and my boss Andrew Liveris spoke yesterday and the Secretary invited Andrew to join the Thursday EO signing. Andrew can't make it and raised the prospect of the Dow AgroSciences CEO, Tim Hassinger joining. Is there anyone from your team that I can get in touch with to get more details?  
>  
> Kevin  
>  
> Sent from my iPhone

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/13/2017 2:54:51 PM  
**To:** Kolevar, Kevin ([REDACTED] b(6) @dow.com]  
**Subject:** Re: Thursday EO signing

SWLR said ok to this. Details are still being planned. More to come.

Sent from my iPhone

> On May 13, 2017, at 10:21 AM, Kolevar, Kevin ([REDACTED] b(6) @dow.com> wrote:  
>  
> Wendy, the Secretary and my boss Andrew Liveris spoke yesterday and the Secretary invited Andrew to  
join the Thursday EO signing. Andrew can't make it and raised the prospect of the Dow AgroSciences CEO,  
Tim Hassinger joining. Is there anyone from your team that I can get in touch with to get more details?  
>  
> Kevin  
>  
> Sent from my iPhone

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/18/2017 5:25:16 AM  
**To:** Furman, Bill [b(6)]@gbrx.com]  
**Subject:** Re: Interesting

Heavy hitter list!

Sent from my iPhone

On May 17, 2017, at 6:35 PM, Furman, Bill [b(6)]@gbrx.com wrote:

FYI. Saudi confirmed CEO attendance this weekend in Riyadh.

Sent from my iPhone

Begin forwarded message:

**From:** Patrick Ottensmeyer [b(6)]@KCSouthern.com>  
**Date:** May 17, 2017 at 1:23:43 PM EDT  
**To:** Bill Furman [b(6)]@gbrx.com>  
**Subject:** FW: Interesting

Bill..

Have a good trip... Would love to catch up when you return..

Patrick J. Ottensmeyer  
President & Chief Executive Officer  
The Kansas City Southern Railway Company  
Office: 816-983-1702  
Email: [b(6)]@kcsouthern.com

---

**From:** Bond, Jodi  
**Sent:** 5/15/2017 11:10 PM  
**To:** Patrick Ottensmeyer  
**Subject:** Interesting

This email originated from outside the company. Please use caution when opening attachments or clicking on links. If you suspect this to be a phishing attempt, please report via PhishAlarm.

---

This is the list of companies traveling "with" president trump to Saudi. [b(4)]

[b(4)]  
[b(4)] Notice Bill Furman on the list ....

Response				
SPO	Air Products	Seifi Ghasemi	Chairman, President and Chief Executive Officer	Confirmed



SPO	<b>Alcoa</b>	Roy Harvey	Chief Executive Officer	Confirmed
SPO	<b>Baker Hughes</b>	Martin Craighead	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Barrick Gold</b>	John Thornton	Executive Chairman	Confirmed
SPO	<b>Boeing</b>	Dennis Muilenburg	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Cisco</b>	Chuck Robbins	Chief Executive Officer	Confirmed
SPO	<b>Citigroup</b>	Michael Corbat	Chief Executive Officer	Confirmed
SPO	<b>Dow</b>	Andrew Liveris	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Emerson</b>	David Farr	Chairman and Chief Executive Officer	Confirmed
SPO	<b>ExxonMobil</b>	Darren Woods	Chairman and Chief Executive Officer	Confirmed
SPO	<b>GE</b>			
SPO	<b>Halliburton</b>	David Lesar	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Jacobs</b>	Steven Demetriou	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Lockheed-Martin</b>	Marillyn Hewson	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>McDermott</b>	David Dickson	President and Chief Executive Officer	Confirmed
SPO	<b>Monsanto</b>	Hugh Grant	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Morgan Stanley</b>	James Gorman	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Nabors</b>	Anthony Petrello	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>NASDAQ</b>	Adena Friedman	President and Chief Executive Officer	Confirmed
SPO	<b>National Oil Varco (NOV)</b>	Clay Williams	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Pegasus Capital Advisors</b>	Craig Cogut	Founding Partner & Chairman	Confirmed
SPO	<b>Raytheon</b>	Thomas Kennedy	President and Chief Executive Officer	Confirmed
SPO	<b>Rowan</b>	Thomas P. Burke	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Schlumberger</b>	Paal Kibsgaard	Founding Partner & Chairman	Confirmed
SPO	<b>Textron Systems</b>	Ben Smith	Chairman and Chief Executive Officer	Confirmed
SPO	<b>The Greenbrier Companies</b>	Bill Furman	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Weatherford</b>	Mark McCollum	President and Chief Executive Officer	Confirmed
SPO	<b>Whirlpool</b>	Jeff Fettig	Chairman and Chief Executive Officer	Confirmed
PIF	<b>BlackRock, Inc.</b>	Laurence Fink	Founder, Chairman and Chief Executive Officer	Confirmed
PIF	<b>KKR &amp; Co.</b>	Henry R. Kravis	Co-Chairman and Co-CEO	Confirmed
PIF	<b>The Bank of New York Mellon</b>	Gerald Hassell	Chairman and Chief Executive Officer	Confirmed

PIF	<b>The Blackstone Group L.P.</b>	Stephen A. Schwarzman	Co-Founder, Chairman and Chief Executive Officer	Confirmed
PIF	<b>Vista Equity Partners</b>	Robert Smith	Founder, Chairman, and Chief Executive Officer	Confirmed

Sent from my iPhone

This message contains confidential information intended only for use by the intended recipient(s). If you are not an intended recipient any distribution, duplication or use of this message or any attachments is not permitted. If you received this message in error please immediately advise the sender by reply e-mail and delete the original message. Thank you.

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/23/2017 8:55:39 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Dow Japan Trade Issue

Saw it. Thanks. I saw Andrew from afar but too much security to get through. Talk soon w

Sent from my iPhone

On May 23, 2017, at 8:48 PM, Kolevar, Kevin (KM) [b(6)]@dow.com> wrote:

Wendy, fyi only.

Kevin

Sent from my iPad

Begin forwarded message:

**From:** "Liveris, Andrew (AN)" <[b(6)]@dow.com>  
**Date:** May 23, 2017 at 1:43:36 PM EDT  
**To:** "wlross@doc.gov" <wlross@doc.gov>  
**Subject:** Dow Japan Trade Issue

Wilbur,

Great seeing you in Riyadh; I think the entire event was an overwhelming success and will pay huge dividends to both our countries. When we spoke about our issues in Japan, you asked that I send you concrete ways you could help. By way of this email, I am forwarding some suggested actions that could be taken by you and the Department of Commerce on behalf of Hemlock Semiconductor in Michigan. Thanks again for your time and your willingness to help. It's wonderful to have a Secretary willing to strongly advocated on behalf of US manufacturers.

And I would be remiss if I didn't recognize and thank you for the progress you've unlocked on bio traits in China. I am cautiously optimistic that a real breakthrough is ahead of us.

Look forward to seeing you again soon,

Andrew

b(4)

**b(4)**

**Suggested Action Items for Secretary Ross**

- <!--[if !supportLists]--><!--[endif]-->Email METI Minister Seko-san to raise USG concerns on the Hemlock/Kyocera issue. A draft for your consideration is attached. We are also attaching a letter Hemlock received from Kyocera.
- <!--[if !supportLists]--><!--[endif]-->Call in Japanese Ambassador Sasae-san and express U.S. concerns about the Hemlock/Kyocera issue.
- <!--[if !supportLists]--><!--[endif]-->Ask Makan Delrahim, once confirmed to be Assistant AG for Antitrust at DOJ, to track the JFTC investigation to ensure Kyocera is not using its regulator under the guise of Japanese anti-trust laws to evade its contractual obligations after having failed in both U.S. and Japanese Courts. At his confirmation hearing on May 10, Delrahim said that if confirmed he would work to address concerns that foreign competition authorities are using their power to target US companies. Delrahim currently works in White House Counsel's Office.
- <!--[if !supportLists]--><!--[endif]-->Support US Chamber's recommendation for Trump Administration to create a White House working group to address foreign trading partners' misuse of antitrust laws to disadvantage U.S. companies and fair competition (discussed below).
- <!--[if !supportLists]--><!--[endif]-->Consider whether the misuse of antitrust laws should be addressed as part of the U.S./Japan Economic Dialogue.

**b(4)**

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 5/28/2017 4:38:12 PM  
**To:** Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com]  
**CC:** Hyatt, Ken [Ken.Hyatt@trade.gov]; Rockas, James (Federal) [JRockas@doc.gov]; Hernandez, Israel (Federal) [IHernandez@doc.gov]; Farrell, Diane [Diane.Farrell@trade.gov]  
**Subject:** Re: GE Vietnam deal signing - 5/31

[b(5) - DP] Also please make sure to cc Israel Hernandez. Thanks.

Sent from my iPhone

On May 28, 2017, at 4:09 PM, Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com> wrote:

Wendy/Ken – Apologies for bothering you on the weekend, but I wanted to touch base with you on the upcoming visit by Vietnamese PM Phuc to DC next week. [b(4)]

**b(4)**

[b(4)] We're very grateful for the terrific support that we've received from the Commerce Department and Embassy staff in connection with these deals.

First, I wanted to share with you the current draft press release for the event. Particularly in light of the important contribution that the Department has made, we would be delighted to include a quote from the Secretary in the release, if that's something that you'd be comfortable with. (A notional one is included in the attached for your consideration.)

Second, per the email below from the Vietnamese Embassy (also communicated to our team in Hanoi), the PM is apparently very eager that the Secretary join him at the deal signing ceremony. We've cautioned them that the Secretary is extremely busy. Nonetheless, if there's any chance that his schedule might permit a drop-by and a few words at this event, the PM (and, of course, we) would be very grateful. It is scheduled for Wednesday, 5/31, at 10:30 am. (If the Secretary can't make it, we'd still very much hope to have a senior representative from the Department to join the PM.)

Look forward to your thoughts.

Best – Karan

Karan Bhatia  
VP - Gov't Affairs & Policy  
General Electric  
Tel. [b(6)]  
Email [b(6)]

**From:** Tien Le <[b(6)]@vietnamembassy.us>  
**Date:** May 28, 2017 at 7:12:53 AM EDT  
**To:** Orit Frenkel <[b(6)]@ge.com>  
**Subject:** EXT: Urgent on witnessing of deals

Dear Orit,  
I'm sorry to bother you in weekend.  
Prime Minister Phuc in a meeting yesterday in Hanoi sent a very strong message

that he expects Secretary of Commerce Ross to join him in witnessing the deals, at least 10 minutes for the deals with GE. He said those are real and important, and he would do what ever he can to encourage businesses at both sides. It's not clear to him why Sec. Ross hesitated to do so.

Ambassador Vinh will call DAS Farrell at 9:00 today. Hanoi also had urged Vietnamese companies to alert their US partners to provide information to the Commerce Dept.

I would like to let you know about that and explore with you what ever you and GE leadership could do, especially to convey the message to Secretary Ross.

Best,

Tien Le

Sent from my iPhone

<05-26-17 Press release\_GE to sign deals during VN PM visit to US\_V8 - CL....docx>

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 6/15/2017 6:31:39 AM  
**To:** Kolevar, Kevin (b(6))@dow.com]  
**CC:** Leach, Sally (Macie) (Federal) (b(6))@doc.gov]  
**Subject:** Re: HSC

Sally. Pls put call on my schedule for tomorrow. Anytime between noon and 130. W

Sent from my iPhone

> On Jun 14, 2017, at 7:04 PM, Kolevar, Kevin (b(6))@dow.com> wrote:  
>  
> Hi Wendy, gentle reminder on this. We're very interested in following up.  
>  
> Kevin  
>  
> Sent from my iPhone



---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 6/22/2017 8:11:09 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Update and checking in

It would be helpful if you could tell us exactly what tools you would like commerce to use. Thanks.

Sent from my iPhone

> On Jun 20, 2017, at 7:56 PM, Kolevar, [b(6)]@dow.com> wrote:  
>  
> Wendy, a couple of items: 1. Andrew is inviting Secretary Ross to participate in the opening of Dow's  
new HQ building in Michigan - July 31. 2. [b(4)]  
[b(4)]  
>  
> [b(4)] My boss is very anxious on this.  
>  
> Kevin  
>  
>  
> Sent from my iPad

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 6/29/2017 11:18:46 AM  
**To:** Kolevar, Kevin ([REDACTED] b(6) )@dow.com]  
**Subject:** Re: Minister Seko

SWLR brought it up in meeting with Seko.

Sent from my iPhone

> On Jun 27, 2017, at 3:42 PM, Kolevar, Kevin (KM) <KMKolevar@dow.com> wrote:

>

> Wendy, we understand that Minister Seko will be in D.C. tomorrow for meetings with the Secretary and Ambassador Lighthizer. [REDACTED] b(4)

[REDACTED] b(4) Can you please let me know if that is possible?

>

> Kevin

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 6/29/2017 11:49:25 AM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Minister Seko

I will call u

Sent from my iPhone

> On Jun 29, 2017, at 11:48 AM, Kolevar, Kevin [b(6)]@dow.com> wrote:  
>  
> Wendy, thank you so much. This will give us the capacity to lean in on it. I'll let Andrew know - he'll be very pleased.  
>  
> Assume you got a non-answer back?  
>  
> Kevin  
>  
> Sent from my iPhone  
>  
>> On Jun 29, 2017, at 11:18 AM, Teramoto, Wendy (Federal) <WTeramoto@doc.gov> wrote:  
>>  
>> SWLR brought it up in meeting with Seko.  
>>  
>> Sent from my iPhone  
>>  
>>> On Jun 27, 2017, at 3:42 PM, Kolevar, Kevin [b(6)]@dow.com> wrote:  
>>>  
>>> Wendy, we understand that Minister Seko will be in D.C. tomorrow for meetings with the Secretary and Ambassador Lighthizer. [b(4)]  
[b(4)] Can you please let me know if that is possible?  
>>>  
>>> Kevin

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 6/29/2017 11:49:39 AM  
**To:** Kolevar, Kevin ([REDACTED] b(6) @dow.com]  
**Subject:** Re: Minister Seko

What is Andrew number as well

Sent from my iPhone

> On Jun 29, 2017, at 11:48 AM, Kolevar, Kevin ([REDACTED] b(6) @dow.com) wrote:  
>  
> Wendy, thank you so much. This will give us the capacity to lean in on it. I'll let Andrew know - he'll be very pleased.  
>  
> Assume you got a non-answer back?  
>  
> Kevin  
>  
> Sent from my iPhone  
>  
>> On Jun 29, 2017, at 11:18 AM, Teramoto, Wendy (Federal) <WTeramoto@doc.gov> wrote:  
>>  
>> SWLR brought it up in meeting with Seko.  
>>  
>> Sent from my iPhone  
>>  
>>> On Jun 27, 2017, at 3:42 PM, Kolevar, Kevin ([REDACTED] b(6) @dow.com) wrote:  
>>>  
>>> Wendy, we understand that Minister Seko will be in D.C. tomorrow for meetings with the Secretary and Ambassador Lighthizer. ([REDACTED] b(4) )  
[REDACTED] b(4) Can you please let me know if that is possible?  
>>>  
>>> Kevin

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 7/11/2017 8:59:59 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Invite to Sec. Ross for HQ

Probably won't work in the schedule but I will check. Thanks

Sent from my iPhone

On Jul 11, 2017, at 5:51 PM, Kolevar, Kevin (KM) <b(6)@dow.com> wrote:

Wendy, Andrew sent the Secretary an invitation to join Dow at the opening of our new corporate headquarters in Midland, Michigan on July 31<sup>st</sup> (attached). He would like to know if he can have a short call with the Secretary to discuss?

Kevin

<170628\_Sec\_Ross\_HQ\_Ribbon\_Cutting\_Invite.pdf>

---

**From:** BAlexander@doc.gov [BAlexander@doc.gov]  
**Sent:** 8/8/2017 10:22:50 PM  
**To:** Lajka, Missy [b(6)]@paulsonoffice.com]  
**Subject:** Re: Call tomorrow

Thank you. We'll figure out a time tomorrow!

Sent from my iPhone

> On Aug 8, 2017, at 10:21 PM, Lajka, Missy [b(6)]@paulsonoffice.com> wrote:  
>  
> Absolutely!!  
>  
> Missy Lajka  
> Office of Hank Paulson  
>  
>> On Aug 8, 2017, at 8:41 PM, Alexander, Brooke (Federal) <BAlexander@doc.gov> wrote:  
>>  
>> Missy,  
>> Secretary Ross is heading to Macon, GA tomorrow for a quick trip that wasn't on the schedule. Can we  
move the call to Thursday? Sorry for this last minute change.  
>> Brooke  
>>  
>>  
>> Brooke Alexander  
>> Executive Assistant to the Secretary  
>> U.S. Department of Commerce  
>> Washington, D.C. 20003  
>>  
>> 202-482-7975 office  
>> [b(6)] cell

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 8/17/2017 8:07:45 AM  
**To:** b(6) timothy hayes s@ocwen.com  
**CC:** b(6) Ronald Faris @ocwen.com; b(6) wilbur ross  
**Subject:** Wilbur Ross  
**Attachments:** Common Pleas of Cuyahoga Cty Complaint.pdf

> Mr Hayes-

On behalf of Mr. Ross, please find attached the following law suit that was filed against him in relation to Ocwen. b(5) - AC

b(5) - AC Best regards, Wendy Teramoto  
> Sent from my iPhone

17-057012

Martin S. Stancik, Jr...724 Wyleswood Drive...Berea, Ohio, 44017... Pho. 440-243-5426

August 1, 2017

Re: Law Suit

Mr. Wilbur Ross  
Commerce Secretary  
1401 Constitution Ave NW  
Washington, DC 20230

Dear Secretary Ross:

Enclosed is your copy of the law suit I filed against you on July 31, 2017 in the Common Pleas Court of Cuyahoga County, Ohio.

Sincerely yours,

  
Martin S. Stancik, Jr.

2017 AUG -7 PM 2:42  
U.S. EXECUTIVE SECRETARIAT



Malice.

**In the Court of Common Pleas  
Cuyahoga County, Ohio**

Judge: PETER J CORRIGAN

CV 17 883779

Martin S. Stancik, Jr. )  
724 Wyleswood Drive )  
Berea, Ohio 44017 )  
Berea, Ohio 44017 )

Plaintiff )

Vs. )

1. Deutsche Bank )  
60 Wall Street )  
New York, N.Y 10005; )

2. Deutsche Bank National )  
Trust Company )  
300 South Grand Ave. )  
41<sup>st</sup> Floor )  
Los Angeles, California 90071 )

3. HomeEq Servicing Corporation )  
4837 Watt Ave )  
North Highland, )  
California 95660-5108 )

4. Ocwen Loan Servicing, LLC )  
1661 Worthington Road )  
West Palm Beach, )  
Florida 33409 )

5. President Donald J. Trump )  
The White House )  
1600 Pennsylvania Ave NW )  
Washington D.C. 20500-0004 )

**COMPLAINT BASED ON MALICE  
AND NEW INFORMATION**

1. LIBEL (COUNT I);
2. LIBEL (COUNT II);
3. LIBEL (COUNT III);
4. LIBEL (COUNT IV);
5. LIBEL (COUNT V); INVASION OF  
PRIVACY – FALSE LIGHT

**DEMAND JURY TRIAL**

6. Commerce Secretary )  
Wilbur Ross )  
1401 Constitution Ave NW )  
Washington, D.C. 20230 )

**(Defendants)**

WINDY 5  
CLERK OF COURTS  
CUYAHOGA COUNTY

2017 JUL 31 A 11:41

FILED

1. **I. STATEMENT OF THE CASE**

2. The Defendants have intentionally injured the Plaintiff with malice causing  
3. him shame, embarrassment, loss of income, destruction of health, invasion of privacy,  
4. loss of equity in his home, inability to find work in his profession by using fraudulent  
5. and libelous documents. The Plaintiff's charges as follows:

6. **II. INTRODUCTION**

7. Martin Stancik is a financial planner who for the past sixty years has helped  
8. thousands of people financially in planning for their family's protection in the event of  
9. their death and also to build a safe and profitable life in their retirement.  
10. His company, Target Financial Services was a 25-year-old financial planning firm who  
11. was working with some of the nation's largest corporations, and his son Randy was a  
12. partner and his business successor.

13. Deutsche Bank, Deutsche Bank National Trust Company, HomEq. Servicing Corp,  
14. and Ocwen Loan Servicing are in the mortgage securing and servicing business and are  
15. calculated to generate profit through the buying, administering and bundling of  
16. mortgages for resale to pension funds, insurance companies and mutual funds.

17. This case is about a particularly egregious and hurtful campaign of defamations,  
18. privacy invasions and filing with the Ohio's Cuyahoga County Recorder's Office false  
19. information implying that Mr. Stancik was unable to pay his bills and his home was in  
20. foreclosure.

21. The cruel and untrue statements of this action are particularly offensive because

22. Mr. Stancik fully supports paying your bills. However, by their illegal statements,  
23. the Defendants have shown malice and have concluded they can make money by filing  
24. and creating false documents implying that Mr. Stancik is a dead beat and fake when he  
25. is not. The filing of the Plaintiff's complaint now is timely because there is new  
26. information that on January 17, 2017 Deutsche Bank admitted filing false information  
27. during the recent mortgage crisis.

28. Deutsche bank admitted in a 7.2 Billion dollar settlement with the United States  
29. Department of Justice to creating false documents during the recent mortgage crisis to  
30. mislead participants in order to create more profit for the bank. See Exhibit A

31. Mr. Stancik, like every person in this nation, has a legal right to insist that he not  
32. be portrayed as someone he is not. Even the most ardent supporter of fiscal  
33. responsibility agrees that Mr. Stancik is entitled to be portrayed in a manner that is  
34. truthful. The law of defamation and false light of invasion of privacy exist to vindicate  
35. this elemental right. The law protects the right of every person to be treated with  
36. decency and dignity, free from the deliberate propagation of falsehoods that have no  
37. other motivation other than exploitation, and to make a profit even by the creation of  
39. false documents. It is to vindicate that right, and the rights of all persons to be  
40. portrayed with dignity and honesty with regard to their financial responsibilities that  
41. Mr. Stancik files this law suit.

42. **III. PARTIES**

43. Plaintiff Martin Stancik is, and at all relevant times was, an individual who resides  
44. in the County of Cuyahoga County in the state of Ohio. See Exhibit B

45. Upon information and belief Deutsche Bank is one of the world's largest banks  
46. and has many subsidiaries worldwide. Some of its subsidiaries are Deutsche Bank  
47. National Trust Company and loan servicers HomeEq Mortgage Financial Corporation and  
48. Ocwen Financial Corporation.

49. Mr. Wilbur Ross, the present United States Commerce Secretary was an advisor  
50. to Deutsche Bank and Ocwen Financial and also a member of Ocwen's Board of  
51. Directors during the period when the defendants were injuring the Plaintiff with their  
52. false documents. He knew or should have known about this illegal activity.

53. Mr. Donald J. Trump is the present President of the United States. He has had a  
54. close financial and working relationship with Deutsche Bank for the past 20 years. His  
55. transition team in the year 2016 was vetting different people for his cabinet positions  
56. and Mr. Ross was one of them. The President knew or should have known of Deutsche  
57. Bank, HomeEq., Ocwen Financial and Mr. Ross's role in the previous mortgage crisis  
58. because it was well known the Department of Justice was investigating them for  
59. corruption.

57. Upon information and belief, Plaintiff alleges that Deutsche Bank is one of the  
58. world's largest banks, who buys mortgages from the mortgage originators like New  
59. Century Mortgage Corporation, puts the mortgages in packages and sells them as  
60. investments to mutual funds, pension funds and other corporate plans. New  
61. information reveals in April 2017 that Deutsche created false documents during the  
62. mortgage crisis to increase the profits of the bank in order to enrich its stockholders.

63. Plaintiff believes that each named Defendant knowingly and willfully conspired

64. and agreed among themselves to deprive Plaintiff of his rights, and to cause the  
65. damages described herein not only for the Plaintiff but for also the Plaintiff's son and  
66. business successor.

67. **IV. ALLEGATIONS COMMON TO ALL CAUSES OF ACTION**

68. To expand his business, the Plaintiff acquired a new \$50,000 mortgage on his  
69. paid for home in April 2004 with the intention of paying it off in five years. In July 2004  
70. New Century sold this mortgage to a subsidiary of Deutsche Bank, Deutsche Bank  
71. National Trust Company and its trust, and named HomEq Loan Servicer to service this  
72. mortgage. HomEq filed a foreclosure action against the Plaintiff in March 2005 and  
73. refused all mortgage payments. The Plaintiff counter sued Deutsche Bank for fraud and  
74. breach of contract later in 2005 and produced all cancelled checks to prove the Plaintiff  
75. was not in default. Deutsche Bank's attorney Ulmer and Berne agreed the Plaintiff was  
76. not in default and prepared a settlement agreement that both HomEq and the Plaintiff  
77. signed in May 2006. It was called the Mutual Release and Settlement Agreement. This  
78. agreement said the Plaintiff was not delinquent, awarded him \$5000, and waived all  
79. back due payments, interest and penalties. This agreement also said the Plaintiff is to  
80. begin making his original mortgage payment as of June 2006, which the Plaintiff did  
81. until he received a letter from HomEq in September 2006 returning his August 2006  
82. payment, refusing all further mortgage payments and saying he was back in foreclosure.  
83. HomEq refused all efforts by the Plaintiff to resolve this issue and never explained why  
84. Plaintiff's home was back in foreclosure.

85. This September 2006 foreclosure action destroyed the Plaintiff's insurance

86. business. He had sold thousands of individual and group policies and had generated  
87. over \$100 million in premium income from his different accounts. Now, because of  
88. these fraudulent, libelous foreclosure actions, and because of due diligence, he had to  
89. notify his different insurance carriers and all pending and future new business  
90. prospects he was having legal problems and was facing foreclosure. This immediately  
91. curtailed all new business and reduced his (and his son's) income.

92. The Plaintiff's retail credit rating was reduced due to the Defendants' credit  
93. reports, and the Plaintiff suffered serious heart and health problems due to stress. The  
94. doctors said he had suffered post traumatic heart symptoms comparable to what many  
95. veterans are suffering today.

96. **V. FIRST CAUSE OF ACTION**

97. **Libel and Fraud (Count I - Deutsche Bank's September 2006 Notice To HomEq.)**

98. Deutsche Bank returns Plaintiff's mortgage to HomEq for Foreclosure.

99. All previous allegations are alleged and incorporated herein by reference.

100. On or about September 2006 in its letter to HomEq Deutsche Bank returned the  
101. Plaintiff's mortgage to HomEq breaching the Mutual Release and Settlement  
102. Agreement. HomEq returned the Plaintiff's August 2006 mortgage payment and said  
103. the Plaintiff was back in foreclosure. HomEq refused to answer the Plaintiff's many  
104. questions and attempts to resolve this issue, and refused to give him a copy of the  
105. Deutsche Bank refusal letter. This is Fraud.

106. The September 2006 Deutsche Bank letter and HomEq's Offending Statements  
107. are libelous on their face. Additionally, because the September 2006 letter imputes

108. financial irresponsibility to the local credit reporting agencies, they are libelous.

109. The September letters were mailed with negligence and with constitutional and  
110. actual malice, with knowledge that they were false or with reckless disregard for the  
111. truth or falsity of what was expressed and implied, including, but not limited to the fact  
112. that they were in violation of the Mutual Release and Settlement Agreement HomEq's  
113. attorney, Ulmer and Berne, created.

114. Because of Deutsche Bank's action the Plaintiff lost his errors and omission  
115. insurance, suffered serious health problems and was financially ruined losing potentially  
116. millions of dollars in future income. The loss of income was crucial because it affected  
117. not only the Plaintiff, but also his son who was an important part of this financial  
118. service business.

119. **VI. SECOND CAUSE OF ACTION**

120. **DEUTSCHE BANK NATIONAL TRUST COMPANY**

121. **Libel and Fraud (Count II- This trust company was a subsidiary of Deutsche Bank)**

122. All previous allegations are alleged and incorporated herein by reference.

123. On August 4, 2004 Deutsche Bank National Trust Company sent the Plaintiff a  
124. letter that the originator of this mortgage, New Century Mortgage Corporation, had sold  
125. this loan to Deutsche Bank's subsidiary, Deutsche Bank National Trust company, and  
126. that this account will be serviced by HomEq. In November 2010, HomEq transferred  
127. this account to Ocwen Financial Corporation to be serviced, but Ocwen will say in 2017  
128. that they do not have the complete file and that HomEq has lost all records of this case  
129. prior to 2010. This transfer had to be approved by Deutsche Bank.

130. Plaintiff claims that the Defendants purposely avoided the truth and destroyed  
131. the documents to destroy the Plaintiff's claim and to drag him into the morass of being  
132. a financial dead beat. This is Fraud.

133. Plaintiff claims Deutsche Bank was libelous when it sent false information to  
134. HomEq and ordered HomEq to return the Plaintiff's house payments and file a  
135. new foreclosure action against the Plaintiff.

136. **VII. THIRD CAUSE OF ACTION**

137. **HOMEQ SERVICING CORP**

138. **Libel and Fraud (Count III- HomEq was a loan servicer for Deutsche Bank)**

139. All previous allegations are alleged and incorporated herein by reference.

140. Plaintiff claims HomEq purposely avoided the truth and again destroyed  
141. the documents in order to drag him into the morass of being a financial dead beat.

142. HomEq filed libelous documents saying the Plaintiff was delinquent in his  
143. mortgage payments with the different Credit Bureaus that were not true.

**VIII. FORTH CAUSE OF ACTION**

144. **OCWEN FINANCIAL**

145. **Libel and Fraud (Count IV - Ocwen Financial was a loan servicer for Deutsche Bank)**

146. All previous allegations are alleged and incorporated herein by reference.

148. Plaintiff claims Ocwen purposely avoided the truth, created false documents  
149. and committed libel when it sent to the Ohio Cuyahoga County Recorder's office  
150. false documents saying New Century signed documents transferring ownership of the



151. mortgage claim to Ocwen Financial. This implied the Plaintiff was a financial deadbeat.  
152. The signature on this document was not valid because when this document was  
153. signed by a person representing New Century, New Century was not in business as it  
154. had previously filed for bankruptcy and had been delisted from the New York Stock  
155. Exchange. This document was forged and designates him as being a financial dead beat.  
156. Ocwen libeled the Plaintiff when it said that HomEq sent Ocwen documents that were  
157. suppose to prove that the Plaintiff owed money on this mortgage, but then was unable  
158. to prove this statement and failed to give the Plaintiff a copy of this transfer of  
159. documents from HomEq to Ocwen Financial.

160. **IX. FIFTH CAUSE OF ACTION**

161. **PRESIDENT DONALD J. TRUMP**

162. **Libel and Fraud (Count V – Mr. Trump had a close relationship with Deutsche Bank)**

163. All previous allegations are alleged and incorporated herein by reference.

164. Mr. Trump had a close personal and business relationship with Deutsche Bank  
165. and Ocwen Financial for over 20 years. Mr. Trump knew of or should have known about  
166. Deutsche Bank's fraudulent activities during the mortgage crisis and that the bank was  
167. being investigated by the Department of Justice for submitting false documents in order  
168. to improve the bank's profitability for its stock holders. Mr. Trump's silence during this  
169. period implies approval of Deutsch bank's activities of filing false documents, and  
170. particularly those regarding HomEq's false and unlawful actions against the Plaintiff.

171. **X. SIXTH CAUSE OF ACTION**

172. **COMMERCE SECRETARY WILBUR ROSS**

173.           **Libel and Fraud (Count VI - Mr. Ross was on Ocwen's Board of Director)**

174.           All previous allegations are alleged and incorporated herein by reference.

175.           Mr. Ross like President Trump had a close personal and business relationship  
176. with Deutsche Bank and its president. In fact, Mr. Ross joined the Bank's former  
177. president as a partner in the Bank of Cyprus. While he was with Ocwen, Mr. Ross not  
178. only served on the Board of Directors, he also sold one of his companies to Ocwen for  
179. \$750 million. Like Mr. Trump, he knew of or should have known about Ocwen 's and  
180. Deutsche Bank's fraudulent activities during the mortgage crisis and that the bank was  
181. being investigated by the Department of Justice for submitting false documents in order  
182. to improve the bank's profitability for its stock holders. Mr. Ross' silence during this  
183. period implies approval of Deutsch bank's activities of filing false documents, and  
184. particularly those regarding HomEq's false and unlawful actions against Plaintiff's  
185. mortgage. Ocwen replaced HomEq in 2010 as Deutsche Bank's loan servicer and said  
186. HomEq did not give Ocwen any records prior to 2010, and Ocwen did not know about  
187. any previous HomEq and its multiple foreclosures. In spite of their lack of knowledge,  
188. Ocwen filed libelous documents with Ohio's Cuyahoga County Common Pleas Court and  
189. the Cuyahoga County Recorder Office that were recorded for public attention.

190.           **XI. SEVENTH CAUSE OF ACTION**

191.           **INVASION OF PRIVACY – FALSE LIGHT**

192.           Deutsche Bank, Deutsche Bank National Trust Company, HomEq, Ocwen  
193. Financial, President Trump and Mr. Wilbur Ross have intentionally placed Mr. Stancik in  
194. a false light in the public eye. They personally injured Mr. Stancik and they did it with

195. malice. Mr. Stancik's Cause of Action for False Light Invasion of Privacy is a rare example  
196. of a case in which False Light tort and the Defamation tort do not overlap, but rather  
197. serve non-duplicative functions, involving distinct elements and distinct injury. In some  
198. segments of the community, the false assertion that Mr. Stancik underwent a home  
199. foreclosure was defamatory, and damaging to his reputation. In some other segments  
200. of the community, however, the false assertion that Mr. Stancik suffered a home  
188. foreclosure would not be defamatory, but considered equal justice for being a property  
189. owner and part of class warfare. Even regards this difference, Mr Stancik is entitled to  
190. recover for his emotional distress and injury suffered by these false and unlawful  
191. charges by the Defendants.

## 192. **XII. PLAINTIFF'S "I SELL MONEY" PRESENTATION**

### 193. **(Radio and Television presentation)**

194. This presentation was used nearly a 100 times for both local and  
195. national radio and television appearances. It was the primary way the Plaintiff  
196. developed new business, but after the false foreclosures by the Defendant, he was no  
197. longer able to promote his business due to his loss of errors and omission insurance.

198. Upon information and belief Plaintiff alleges that each Defendant's conduct was  
199. done with oppression, fraud and malice and that, therefore, the conduct of each  
200. Defendant justifies and award of punitive and exemplary damages.

## 201. **XIII. EXTORTION**

202. Deutsche Bank is guilty of Extortion as it is trying to recover money from the  
203. Plaintiff with false Documents. The New York Times on page B-1 of the June 13, 2011

204. said Deutsche Bank would return a mortgage it had purchased to the originator of the  
205. mortgage if it had a negative cash value. The Plaintiff's mortgage had a negative cash  
206. value due to the original settlement HomEq paid according to the Mutual Release and  
207. Settlement Agreement signed in May 2006. The Plaintiff feels this is the reason for the  
208. many false documents and foreclosures that Deutsche Bank and its subsidiaries have  
209. filed against the Plaintiff. Deutsche Bank wants to recover the money it paid for the  
210. Plaintiff's mortgage in 2005 and the only way they can do it, is by foreclosure.

211. Ocwen Financial is also guilty of Extortion by creating false documents and not  
212. revealing the facts obtained in the documents they received from HomEq and Deutsche  
213. Bank in November 2010 about the Plaintiff's mortgage. Ocwen has a history of corrupt  
214. activities and has had complaints against them from the New York State Department of  
215. Financial Services in 2014 and recently settled a suit with the Consumer Financial  
216. Protection Bureau for over 4 Billion dollars.

217. **XIV. MORE NEW INFORMATION IN 2017**

218. On July 13, 2017 The Wall Street Journal and The New York Times published  
219. stories on how The Royal Bank of Scotland joined Deutsche Bank and 17 other banks in  
220. settling with the United States Department of Justice and other governmental agencies  
221. for \$5.5 Billion for filing false and illegal documents in the 2005 to 2011 mortgage crisis.  
222. This brought the total amount settled to over \$50 Billion. This new information rebukes  
223. Ocwen's claim that the Plaintiff's charges against the Defendant are bared by the  
224. statute of limitations. The Defendant has filed four false foreclosures against the  
225. Plaintiff since 2005. The first one was in 2005 and was dismissed with the Mutual

226. Release and Settlement Agreement in 2006, the next one was in 2006 when the original  
227. 2005 agreement was breached and foreclosure reinstated, the next one was in  
228. September 2006 when the August 2006 payment was returned, and the final  
229. foreclosure was in 2010 when Ocwen filed the fourth foreclosure using false documents  
230. with the Cuyahoga County Recorder. The false documents are the Allonge, The  
231. Assignment of Mortgage and The Corrective Assignment of Mortgage filed in 2010 and  
232. 2011. Deutsche Bank injured the Plaintiff by filing four false foreclosures against the  
233. Plaintiff in order to increase the value of its credit default swaps on the subprime  
234. mortgages it held in its various bond funds. Its hard to believe, that the Plaintiff's  
235. mortgage could affect millions of dollars in credit default swaps, but if the mortgage is  
236. foreclosed the bond fund's value is decreased and therefore, the credit default swaps  
237. increases in value. In the 2011 best seller, "*The Big Short*" by Michael Lewis, Mr. Lewis  
238. explains the origin and the destructions of the mortgage market from 1994 to 2010 and  
239. how the use of credit default swaps caused this mortgage crisis.

240. **DEFINITION OF LIBEL**

241. Plaintiff has proven that the four conditions of libel have occurred. They are (1)  
242. the statements have been published, (2) they are false, (3) they are injurious, and (4)  
243. they are unprivileged.

244. **DAMAGES**

245. The Plaintiff has lost millions of dollar in fees and commissions because of  
246. Deutsche Bank's greed and corruption. The Plaintiff lost his Errors and Omission  
247. insurance and as a result lost his ability to create new clients and future income. He lost

248. the respect and business from his existing clients because when they learned he was  
249. subject to legal action and foreclosure they became suspicious of his recommendations  
250. and did business with his competitors.

251. **PRAYER FOR RELIEF**

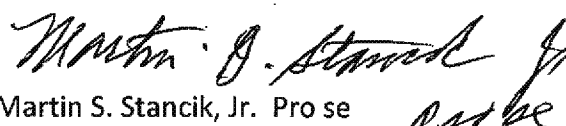
252. Wherefore, Plaintiff prays for judgement against the Defendants for both himself  
253. and his son, and from each of the Defendants a sum of many millions of dollars, the  
254. exact amount to be determined by the jury because the Plaintiff suffered an irreparable  
255. amount of damage due to the following:

1. For general health and financial damages;
  2. For compensatory damages for lost clients;
  3. For special damages such as damages to reputation;
  4. For punitive damages as the Defendants created and destroyed evidence;
  5. For an apology and retraction;
  6. For emotional and stress damages;
  7. For such other and further relief this court may deem just and proper
- because the Defendants must be bound by the Mutual Release and  
Settlement Agreement that HomEq created and signed with the Plaintiff.

**Demand For Jury Trial**

DATED: July 29, 2017.

Respectfully submitted,

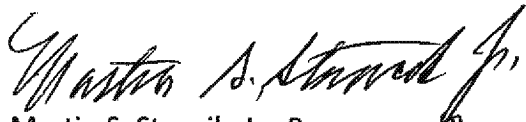
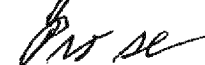
X   
Martin S. Stancik, Jr. Pro se

724 Wyleswood Drive  
Berea, Ohio 44017  
440-243-5426

**Certificate of Service**

I certify That I have mailed copies of this complaint by Federal Express on July 29, 2017 to Deutsche Bank, Deutsche Bank National Trust Company, Homeq Servicing Corp, Ocwen Loan Servicing, Commerce Secretary Wilbur Ross, and President Donald J. Trump at the below addresses:

1. Deutsche Bank, 60 Wall Street, New York, NY 10005
2. Deutsche Bank National Trust Co., 41<sup>st</sup> Floor, 300 South Grand Ave, Los Angeles CA 90071
3. HomEq Servicing Corp., 4837 Watt Ave., North Highland, CA 95660
4. Ocwn Loan Servicing LLC, 1661 Worthington Rd., West Palm Beach FL 33409
5. Commerce Secretary Wilbur Ross, 1401 Constitution Ave NW, Washington DC 20230
6. President Donald J. Trump, The White House, 1600 Pennsylvania Ave, Washington DC 20500-0004

X   
Martin S. Stancik, Jr. Pro se  
724 Wyleswood Drive  
Berea, Ohio 44017  
440-2 

## **EXHIBIT A**

Reprints of Newspaper articles about Deutsche Banks' settlement with the Department of Justice on September 16, 2016 and January 17, 2017.

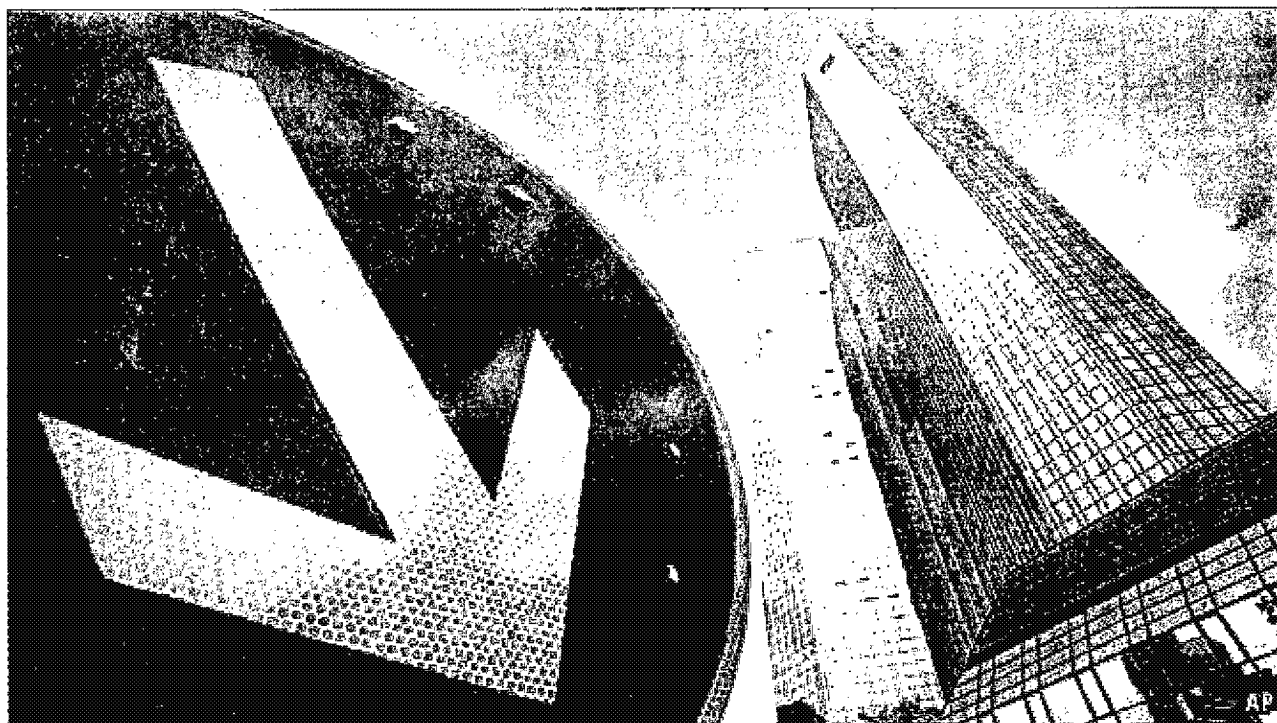




Can't pay, won't pay

## America's Department of Justice asks Deutsche Bank for \$14 billion

*The fortunes of Germany's largest lender go from bad to worse*



Business and finance

Sep 16th 2016

"DEUTSCHE BANK has no intent to settle these potential civil claims anywhere near the number cited." Shock may explain the rickety syntax. On September 16th Germany's largest bank confirmed reports that America's Department of Justice had asked for \$14 billion to settle possible claims connected with the underwriting and sale of residential-mortgage-backed securities (RMBSs) between 2005 and 2007.

Deutsche's share price, already hovering close to record lows after a wretched year, plunged by more than 8%. So did those of other European banks yet to agree terms with the DoJ over RMBSs. Royal Bank of Scotland's shares dropped by 4.4% and Credit Suisse's by 4%; Barclays and UBS shed 2%-plus.

American banks have settled with the department for amounts between \$3.2 billion (Morgan Stanley) and \$16.7 billion (Bank of America), as well as paying smaller sums to the Federal Housing Finance Agency (FHFA), another regulator. Analysts had expected Deutsche's penalty to be at the bottom of that range, or even below it. Deutsche, which settled for \$1.9 billion with the FHFA in 2013, is indeed likely to pay much less than \$14 billion for the sins of its swaggering pomp; but it can ill afford a bigger bill than it bargained for.

Deutsche is in poor shape. It lost €6.8 billion (\$7.4 billion) last year and trades at around 30% of the net value of its assets. Its ratio of core equity to risk-weighted assets, an important measure of a bank's resilience, is 10.8%, lower than its peers. John Cryan, its chief executive for the past 14 months, scrapped last year's dividend and has told investors to expect none for 2016. He hopes to raise that equity ratio to 12.5% by 2018. Deutsche's risk-weighted assets total around €400 billion, so the 1.7% required translates into a capital shortfall of nearly €7 billion.

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GRAPHIC DETAIL

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THE ECONOMIST EXPLAINS

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The sale of Deutsche's stake in Hua Xia, a Chinese bank, is expected to make up around 0.5 points of the gap. But a big fine will make it harder to close up the rest without asking investors for more capital. Deutsche has already set aside €5.5 billion for litigation costs. However, that covers not only the RMBS claims but also the potential cost of investigations by

American and British authorities into whether slack controls at Deutsche allowed

money-launderers to whisk cash out of Russia. Every €1 billion of extra penalties will take Mr Cryan 0.25 points further away from his target.

Recently rumours have swirled that Deutsche might seek safety in a union with its smaller domestic rival, Commerzbank, or sell its asset-management arm to raise cash. In a letter to staff on September 12th, Mr Cryan told them not to "become distracted by speculation about alleged mergers or sales plans." The boss continued: "We have enough on our plate to solve on our own." They certainly do.

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Biggest corporate falls of 2016 in 60 seconds

# Deutsche Bank finalizes \$7.2 billion settlement

by Jackie Wattles @jackiewattles

January 17, 2017: 6:42 PM ET

Recommend 452



## Social Surge - What's Trending



Microsoft Paint could get erased after 32 years



The \$1.5 million flying car



Congratulations Millennials, you now have your own airline

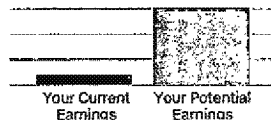
Deutsche Bank has cemented a \$7.2 billion settlement with the Department of Justice for selling toxic mortgage-backed securities in the years before the market meltdown of 2008.

The DOJ said Tuesday that the settlement -- which includes a \$3.1 billion civil penalty -- is the largest of its kind levied by the department.

The other \$4.1 billion included in the settlement is earmarked for "relief to underwater homeowners, distressed borrowers and affected communities," DOJ said in a statement. That includes issuing loan forgiveness and forbearance and providing funding for affordable housing across the U.S., to be overseen by an independent monitor.

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"Deutsche Bank did not merely mislead investors: It contributed directly to an international financial crisis," Attorney General Loretta Lynch said.

"Our conduct in this matter falls short of our standards and is unacceptable," said Deutsche Bank (DB) CEO John Cryan. "We apologize unreservedly for it. We have subsequently exited many of the underlying activities and comprehensively improved our standards."

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The deal was first announced in December, but Tuesday marked the formal closure of the settlement.

Mortgage

Biz, Luxury, stock tickers

The DOJ has spent the years since the 2008 financial crisis going after banks that were involved in dicey trading practices. Deutsche Bank (DB), like many of its competitors, was found to have packaged up poor-quality mortgage bonds into securities that looked like trustworthy investments.

The DOJ has levied more than \$60 billion in fines over the toxic mortgages that plunged the world into a recession back in 2008. Among the other banks fined include JP Morgan (JPM), \$13 billion; Bank of America (BAC), \$16.7 billion; Goldman Sachs (GS), \$5.1 billion; and Citigroup (C), \$7 billion.

CNMoney (New York)

First published January 17, 2017: 6:42 PM ET



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You Are Entitled To A  
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## **EXHIBIT B**

1. Copy of "I Sell Money" cover page;
2. Copy of brief summary of Plaintiff clients' comments;
3. Copy of clients' checks;
4. Stancik & Stancik advertisement;
5. Errors and Omission Requirement;
5. The Wilbur Ross report;
6. The September 19, 2006 letter from HomeEq refusing Plaintiff's August 2006 mortgage payment even though Plaintiff was current with all payments required by the Mutual Release and Settlement Agreement.
7. The May 4, 2006 Mutual Release and Settlement Agreement saying the Plaintiff was not at fault and was current with all payments.



"I SELL MONEY"

*Martin S. Stancik, Jr.*

# "I SELL MONEY"

Martin S. Stancik, Jr. has been involved in the financial service industry since 1951. He graduated from Adelbert College with a B. S. degree and has completed graduate courses in Law and Business Management from Case Western Reserve University. Marty Stancik is a Chartered Life Underwriter, Chartered Financial Consultant, member of the Estate Planning Council and the Million Dollar Round Table. He has been a guest on numerous radio and television programs, and written many commentaries on insurance and wealth creation.

Marty served in the U. S. Navy and was one of the few enlisted men selected for the Annapolis preparatory school. While in the service, he was an amateur boxer and fought the eventual third ranked light heavyweight champion of the world (Marty lost). He says the smartest move he ever made was not turning "pro."

He was born and raised in Cleveland, Ohio and feels the secret of life is to "love your work." Marty has a desire for knowledge and service to his industry that has helped him build considerable wealth and security for his clients.

## HERE'S WHAT THEY HAVE TO SAY!

"You do great work, a real professional, you are not only an advisor, but a friend," are a few of the comments of his many clients.

Some of the people and corporations that their senior executives have used his ideas are:

Society Corporation  
Gordon E. Heffern  
Retired Chairman and CEO

Ameritrust Corporation  
Jerry V. Jarrett  
Retired Chairman and CEO

The Higbees Company  
Herbert E. Strawbridge  
Retired Chairman and CEO

Artist, Lois Vance and  
George J. Vance  
Police Commander

Centerior Energy Corporation  
Robert M. Ginn  
Retired Chairman and CEO

ITT Corporation  
C. Robert Powell  
Member Board of Directors

Radio  
Joe Finan  
Talk Show Host

Robert E. Schulz, M.D.  
Pathologist

Note: These are the personal views of a select group of Mr. Stancik's clients.  
The opinions are not necessarily indicative of future performance or results.

AO-2019-0232-0060

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0920214000183 DATE FEB 18, 1992

\*\*\*\*\*75,000 DOLLARS - 00

NUMBER 56-389  
412

**C 297036**

AMOUNT  
75,000.00

**PAY  
TO THE  
ORDER OF**

MARTIN S. STANCIK, JR.  
724 WYLESWOOD DRIVE  
BEREA, OH

44017

**CENTERIOR SERVICE COMPANY**

FIRST NATIONAL BANK  
OF ASHLAND  
AN AFFILIATE OF  
NATIONAL CITY BANK  
CLEVELAND, OHIO

*A. M. Lopernack*  
AUTHOR OF DISBURSEMENTS  
*R. H. Sturges*  
*Peter H. Hargrove*  
TREASURER OR ASST. TREASURER

⑈297036⑈ ⑆04⑆203895⑆ 0082114⑈

**Society**

MANAGEMENT COMPANY

A SOCIETY CORPORATION AFFILIATE

6-103  
410

CHECK NO.

**779763**

**779763**

**PAY**

**TWENTY-FIVE THOUSAND DOLLARS AND NO CENTS**

TO THE ORDER OF

**TARGET FINANCIAL SERVICES**

DATE 10/08/92 CHECK AMOUNT \*\*\*\*\*25,000.00

*Steven K. Baird*

AUTHORIZED SIGNATURE

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COUNTERSIGNATURE REQUIRED IF OVER \$25,000

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\$ \$ \$ \$ \$ \$ \$ \$

## **ERRORS & OMISSIONS SAYS AGENT MUST DISCLOSE**

**By Law, What Agent Must Disclose.**

### **Why Mandatory Full Disclosure?**

Mandatory disclosure is in everyone's best interest. Agents benefit because by focusing on the plan, they are less likely to overlook a defect or important part, for which they could later be held liable. Also, this procedure serves as a checklist for prospects, so their concerns about the plan's feasibility are addressed on the spot. And that may speed up the sale.

Standardized disclosures place liability for alleged misrepresentation about the proposal or the agent's qualification more squarely on the agent's shoulders.

Agents are better protected against claims by unhappy policyholders when the agents have disclosed the benefits of the insurance program or investment to the policyholder. The law shifts this burden to the policyholder to ask question when they have been notified of a benefit. Ohio now has a much more level playing field between agent, policyholder, broker dealer, and insurance company.

### **The Agent's Obligation**

While the use of insurance application forms does not require the agent to disclose information about their personal and business background, they are still obligated to do so. They must also, perform all the duties that are required under state and Federal laws and insurance regulations, and the strict MDRT and CLU Code of Ethics.



## Wilbur Ross quits Ocwen Financial

**Distressed asset investor bringing his magic to Bank of Cyprus**

November 21, 2014

Wilbur Ross, the high-risk turnaround exec famous for charging into metaphoric burning buildings of European financial institutions, is leaving **Ocwen Financial (OCN)** and several other companies where he serves as a director.



Ross, chairman and chief strategy officer of **WL Ross & Co.**, will be assuming the role of vice chairman of the troubled **Bank of Cyprus**, serving under the bank's newly elected chairman, Josef Ackermann, formerly CEO of **Deutsche Bank**.

"I am delighted to help Chairman Ackermann and President and CEO John Hourican revitalize this institution," Ross said.

EU rules limit directorships of bank officers, requiring that he resign from several other Boards of Directors, including **Assured Guaranty Ltd., International Automotive Components Group, International Textile Group, NBNK Ltd., Navigator Holdings Ltd. and Talmer Bancorp Inc.**

Ross, a distressed asset investor, has been involved in a number of high-dollar real estate deals and company restructurings over the past decade. In October 2012, Ocwen bought **Homeward Residential** from WL Ross & Co for \$750 million.

HOMEQ SERVICING

CH004

EXHIBIT

A -

September 19, 2006

Martin S Stancik Jr

724 Wyleswood Drive  
Berea, OH 44017

RE: 0321782484

Dear Martin S Stancik Jr :

HomeQ Servicing Corporation is returning check number 4550  
for \$350.00.


The account is in foreclosure and the check amount is not  
sufficient to reinstate the loan. Unless you can fully  
reinstate your loan, or work out a satisfactory payment plan  
with us, we cannot accept your payment. If you are in  
bankruptcy, please instruct your attorney to send a copy of  
the filing and the plan to:

HomeQ Servicing Corporation  
Mail Stop: NC4743  
1100 Corporate Center Drive  
Raleigh, NC 27607

If you sent a Western Union Quick Collect, we returned the funds  
to the Western Union office that sent them. You must contact  
that office to obtain such funds. If you have any questions,  
please feel free to contact us at (866)822-1471.

Sincerely,

HomeQ Servicing Corporation

 **MARTIN S. STANCIK, JR.**  
724 WYLESWOOD DR. PH. 440-243-5426  
BEREA, OH 44017

**RECEIVED**  
25 458  
458  
680687283  
SEP 06 2006  
4550  
DATE 9/27/06  
CASH CONTROL  
\$ 350.00

Pay to the order of *HomeQ Servicing Corp*  
*Three Hundred fifty and 00/100*

**BANK ONE**  
JPMorgan Chase Bank, N.A.  
Columbus, Ohio 43271

*321782484*  
*Martin Stancik*  
9/11/06

⑆044000037⑆ 680687283⑆4550



WACHOVIA

AO-2019-0232-0065

COM-18-0819-A-000065

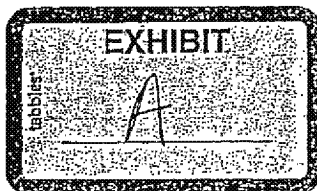
## MUTUAL RELEASE AND SETTLEMENT AGREEMENT

This Mutual Release and Settlement Agreement ("Agreement") is entered into as of this 4<sup>th</sup> day of May, 2006, by and between Martin Stancik, Jr. ("Stancik"), on the one hand, and Deutsche Bank National Trust Co c/o HomEq Servicing Corp. ("HomEq"), on the other hand (Stancik and HomEq are collectively referred to as the "Parties"), and the Parties respective representatives, heirs, successors and assigns, respective past and present insurers, parent companies, subsidiaries, affiliates, shareholders, directors, officers, agents, and employees.

WHEREAS, Stancik entered into a certain Note ("Note") and Mortgage ("Mortgage"), attached hereto, dated March 26, 2004 and for the real property located at 724 Wyleswood Drive, Berea, Ohio 44017 ("Property"), which Note and Mortgage are serviced by HomEq;

WHEREAS, disputes have arisen between the Parties regarding the Note and Mortgage, the nature of which are set forth in the Foreclosure Complaint filed against Stancik and the Counterclaim filed by Stancik in a lawsuit initiated in the Court of Common Pleas, Cuyahoga County, Ohio, captioned *Deutsche Bank National Trust Co. v. Stancik, et al.*, Case Number CV-05-564330 (the "Litigation");

WHEREAS, the Parties desire to avoid further proceedings and/or controversy, and wish to fully resolve, settle and compromise any and all claims that were raised or could have been raised by any of the Parties in the Litigation as well as any other claims which any of the Parties have, may have, may have had or could have raised in the past or may have in the future against the others for the entire period prior to the date of this Agreement;



NOW, THEREFORE, in consideration of the foregoing, and the mutual promises contained herein, the Parties hereby agree as follows:

1. Stancik will dismiss all claims against HomEq, Wachovia Corporation ("Wachovia"), and Deutsche Trust Bank National Trust ("Deutsche") with prejudice, which Stancik asserted in the Litigation, including all those claims contained in Stancik's Counterclaim.

2. HomEq will dismiss all claims against Stancik asserted in the Litigation with prejudice which HomEq asserted in the Litigation, including those claims contained in HomEq's Complaint.

3. Stancik, and his heirs, successors and assigns, agents and representatives, fully releases and forever discharges HomEq, Wachovia, and Deutsche and their respective past and present insurers, parent companies, subsidiaries, affiliates, shareholders, directors, officers, agents, representatives and employees, from any and all claims, demands, liens, agreements, contracts, covenants, actions, suits, obligations, controversies, debts, costs, expenses, damages, judgments, liabilities, claims for attorneys' fees, or causes of action of whatever kind, whether known or unknown, vested or contingent, suspected or unsuspected, in tort or equity, for acts, omissions, debts or obligations occurring prior to the date of this Agreement including, but not limited to, claims raised, arising from or related to the subject matter of the Litigation, and including those claims which could have been raised in the Litigation. The Parties agree that this paragraph is an essential and material term of this Agreement and that without such a paragraph no settlement would have been reached by the Parties.

4. HomEq fully releases and forever discharges Stancik and his heirs, successors and assigns, from any and all claims, demands, actions, suits, controversies, costs, expenses, damages, claims for attorneys' fees, or causes of action of whatever kind, whether



known or unknown, vested or contingent, suspected or unsuspected, in tort or equity, arising solely from a breach and/or default of the Note and/or Mortgage which occurred prior to the date of this Agreement, May 4, 2006. The terms and conditions of the Note and Mortgage remain in full force and effect. Nothing in this Agreement shall be construed as a waiver of HomEq's right to enforce the terms and conditions of this Agreement and/or Note and Mortgage, including, but not limited to provisions related to default and failure to pay real property taxes. The Parties agree that this paragraph is an essential and material term of this Agreement and that without such a paragraph no settlement would have been reached by the Parties.

5. On or before May 10, 2006, HomEq will deliver a check for Five Thousand Dollars (\$5,000.00) to Stancik at 724 Wyleswood Drive, Berea, Ohio 44017.

6. Stancik will resume making the required monthly payments of principal and interest, totaling \$349.61 ("Monthly Payment"), under the Note and Mortgage on or before June 1, 2006 and will continue to make the Monthly Payment no later than the first day of each month thereafter as provided for in the Note and Mortgage.

7. The Parties agree that Stancik has not made a Monthly Payment from March, 2005 through May, 2006. The total amount of those missed payments is \$5,224.15 ("Missed Payments").

8. The Parties agree that Stancik also owes HomEq \$3,215.08 in escrow payments ("Escrow Payments").

9. The total amount of Escrow Payments and Missed Payments is \$8,459.23.

10. HomEq agrees to waive the Missed Payments and Escrow Payments along with any late fees, penalties and/or any other arrearages for the Note and Mortgage incurred as of this date, May 4, 2006.



11 If Stancik fails to make a Monthly Payment or is otherwise in default under the terms of the Note, Mortgage, and/or this Agreement, HomEq may exercise any and all of its rights as provided for in the Note, Mortgage and/or this Agreement.

12. Stancik acknowledges that he is solely responsible to pay the property taxes to the appropriate taxing authorities for the Property. If Stancik does not timely pay the property taxes, HomEq is entitled to exercise any and all rights and remedies provided in the Note and/or Mortgage.

13. If at any time before or after the date of this Agreement any tax refund is due or there is any tax credit for the property taxes for the Property as a result of a double property tax payment made by both Stancik and HomEq, the Parties agree that any such refund or credit must be paid to HomEq.

14. The Parties agree that this Agreement represents the compromise of disputed claims and causes of action, and that the terms and provisions set forth herein are not to be construed as admissions of liability by any of the Parties' hereto and that all liabilities expressly denied by the Parties.

15. This Agreement contains the entire agreement between the Parties.

16. This Agreement is to be interpreted and construed in accordance with the laws of the State of Ohio.

17. The Parties affirmatively state that the terms and conditions of this Agreement will be and are strictly confidential and that none of the Parties can or will disclose, mention or reference the existence of, or information contained in this Agreement to any third party except for each of the Parties' respective attorneys and/or accountants, other than to enforce the terms of this Agreement.

18. HomEq makes no representations concerning the tax consequences, if any, of any aspect of the terms and conditions of this Agreement. Stancik warrants and represents that he has been given ample opportunity to confer with and/or be advised by his own attorney(s) and advisor(s) for such tax related and other advice regarding this Agreement.

19. This Agreement shall not be construed more strictly against any of the Parties by virtue of its having been prepared by that party or its attorney, it being recognized and agreed that all Parties participated in the preparation and negotiation of this Agreement.

20. Any term or provision of this Agreement which is held invalid or unenforceable shall be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms and provisions of this Agreement.

21. This Agreement may be executed in any number of counterparts, each of which, when executed, shall be deemed an original and all of which together shall be deemed one and the same instrument.

22. Each of the Parties represent that all aspects of this Agreement have been thoroughly discussed with their respective attorneys, and/or that each Party has been provided ample opportunity to consult with an attorney. Each of the Parties further represent that they have carefully read and understand all provisions of this Agreement and that each of the Parties are voluntarily entering into this Agreement.

THE REMAINDER OF THIS PAGE LEFT INTENTIONALLY BLANK

IN WITNESS WHEREOF, the undersigned have executed this Agreement as of  
the date provided.

MARTIN STANCIK, JR.

HOMEQ SERVICING CORPORATION

Signed: Martin Stanick Jr.

By: \_\_\_\_\_

Date: 5/4/04

Signed: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

IN WITNESS WHEREOF, the undersigned have executed this Agreement as of  
the date provided.

MARTIN STANCIK, JR.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

HOMEQ SERVICING CORPORATION

By: Mark E. Buechner

Signed: Mark E. Buechner

Title: Vice President

Date: May 10, 2006

---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 8/17/2017 8:07:47 AM  
**To:** [b(6)Timothy Hayes]@ocwen.com  
**CC:** [b(6)Ronald Faris]@ocwen.com; [b(6)Wilbur Ross]  
**Subject:** Wilbur Ross  
**Attachments:** Common Pleas of Cuyahoga Cty Complaint.pdf

> Mr Hayes-

On behalf of Mr. Ross, please find attached the following law suit that was filed against him in relation to Ocwen. [b(5) - AC]

[b(5) - AC] Best regards, Wendy Teramoto  
> Sent From my iPhone

17-057012

Martin S. Stancik, Jr...724 Wyleswood Drive...Berea, Ohio, 44017... Pho. 440-243-5426

August 1, 2017

Re: Law Suit

Mr. Wilbur Ross  
Commerce Secretary  
1401 Constitution Ave NW  
Washington, DC 20230

Dear Secretary Ross:

Enclosed is your copy of the law suit I filed against you on July 31, 2017 in the Common Pleas Court of Cuyahoga County, Ohio.

Sincerely yours,

  
Martin S. Stancik, Jr.

2017 AUG -7 PM 2:42  
U.S. EXECUTIVE SECRETARIAT

Malice.

**In the Court of Common Pleas  
Cuyahoga County, Ohio**

Judge: PETER J CORRIGAN

CV 17 883779

Martin S. Stancik, Jr. )  
724 Wyleswood Drive )  
Berea, Ohio 44017 )  
Berea, Ohio 44017 )

Plaintiff )

Vs. )

1. Deutsche Bank )  
60 Wall Street )  
New York, N.Y 10005; )

2. Deutsche Bank National )  
Trust Company )  
300 South Grand Ave. )  
41<sup>st</sup> Floor )  
Los Angeles, California 90071 )

3. HomeEq Servicing Corporation )  
4837 Watt Ave )  
North Highland, )  
California 95660-5108 )

4. Ocwen Loan Servicing, LLC )  
1661 Worthington Road )  
West Palm Beach, )  
Florida 33409 )

5. President Donald J. Trump )  
The White House )  
1600 Pennsylvania Ave NW )  
Washington D.C. 20500-0004 )

**COMPLAINT BASED ON MALICE  
AND NEW INFORMATION**

1. LIBEL (COUNT I);
2. LIBEL (COUNT II);
3. LIBEL (COUNT III);
4. LIBEL (COUNT IV);
5. LIBEL (COUNT V); INVASION OF  
PRIVACY – FALSE LIGHT

**DEMAND JURY TRIAL**

6. Commerce Secretary )  
Wilbur Ross )  
1401 Constitution Ave NW )  
Washington, D.C. 20230 )

**(Defendants)**

WINDY 5  
CLERK OF COURTS  
CUYAHOGA COUNTY

2017 JUL 31 A 11:41

**FILED**

1. **I. STATEMENT OF THE CASE**

2. The Defendants have intentionally injured the Plaintiff with malice causing  
3. him shame, embarrassment, loss of income, destruction of health, invasion of privacy,  
4. loss of equity in his home, inability to find work in his profession by using fraudulent  
5. and libelous documents. The Plaintiff's charges as follows:

6. **II. INTRODUCTION**

7. Martin Stancik is a financial planner who for the past sixty years has helped  
8. thousands of people financially in planning for their family's protection in the event of  
9. their death and also to build a safe and profitable life in their retirement.

10. His company, Target Financial Services was a 25-year-old financial planning firm who  
11. was working with some of the nation's largest corporations, and his son Randy was a  
12. partner and his business successor.

13. Deutsche Bank, Deutsche Bank National Trust Company, HomEq. Servicing Corp,  
14. and Ocwen Loan Servicing are in the mortgage securing and servicing business and are  
15. calculated to generate profit through the buying, administering and bundling of  
16. mortgages for resale to pension funds, insurance companies and mutual funds.

17. This case is about a particularly egregious and hurtful campaign of defamations,  
18. privacy invasions and filing with the Ohio's Cuyahoga County Recorder's Office false  
19. information implying that Mr. Stancik was unable to pay his bills and his home was in  
20. foreclosure.

21. The cruel and untrue statements of this action are particularly offensive because



22. Mr. Stancik fully supports paying your bills. However, by their illegal statements,  
23. the Defendants have shown malice and have concluded they can make money by filing  
24. and creating false documents implying that Mr. Stancik is a dead beat and fake when he  
25. is not. The filing of the Plaintiff's complaint now is timely because there is new  
26. information that on January 17, 2017 Deutsche Bank admitted filing false information  
27. during the recent mortgage crisis.

28. Deutsche bank admitted in a 7.2 Billion dollar settlement with the United States  
29. Department of Justice to creating false documents during the recent mortgage crisis to  
30. mislead participants in order to create more profit for the bank. See Exhibit A

31. Mr. Stancik, like every person in this nation, has a legal right to insist that he not  
32. be portrayed as someone he is not. Even the most ardent supporter of fiscal  
33. responsibility agrees that Mr. Stancik is entitled to be portrayed in a manner that is  
34. truthful. The law of defamation and false light of invasion of privacy exist to vindicate  
35. this elemental right. The law protects the right of every person to be treated with  
36. decency and dignity, free from the deliberate propagation of falsehoods that have no  
37. other motivation other than exploitation, and to make a profit even by the creation of  
39. false documents. It is to vindicate that right, and the rights of all persons to be  
40. portrayed with dignity and honesty with regard to their financial responsibilities that  
41. Mr. Stancik files this law suit.

42. **III. PARTIES**

43. Plaintiff Martin Stancik is, and at all relevant times was, an individual who resides  
44. in the County of Cuyahoga County in the state of Ohio. See Exhibit B

45. Upon information and belief Deutsche Bank is one of the world's largest banks  
46. and has many subsidiaries worldwide. Some of its subsidiaries are Deutsche Bank  
47. National Trust Company and loan servicers HomeEq Mortgage Financial Corporation and  
48. Ocwen Financial Corporation.

49. Mr. Wilbur Ross, the present United States Commerce Secretary was an advisor  
50. to Deutsche Bank and Ocwen Financial and also a member of Ocwen's Board of  
51. Directors during the period when the defendants were injuring the Plaintiff with their  
52. false documents. He knew or should have known about this illegal activity.

53. Mr. Donald J. Trump is the present President of the United States. He has had a  
54. close financial and working relationship with Deutsche Bank for the past 20 years. His  
55. transition team in the year 2016 was vetting different people for his cabinet positions  
56. and Mr. Ross was one of them. The President knew or should have known of Deutsche  
57. Bank, HomeEq., Ocwen Financial and Mr. Ross's role in the previous mortgage crisis  
58. because it was well known the Department of Justice was investigating them for  
59. corruption.

57. Upon information and belief, Plaintiff alleges that Deutsche Bank is one of the  
58. world's largest banks, who buys mortgages from the mortgage originators like New  
59. Century Mortgage Corporation, puts the mortgages in packages and sells them as  
60. investments to mutual funds, pension funds and other corporate plans. New  
61. information reveals in April 2017 that Deutsche created false documents during the  
62. mortgage crisis to increase the profits of the bank in order to enrich its stockholders.

63. Plaintiff believes that each named Defendant knowingly and willfully conspired

64. and agreed among themselves to deprive Plaintiff of his rights, and to cause the  
65. damages described herein not only for the Plaintiff but for also the Plaintiff's son and  
66. business successor.

67. **IV. ALLEGATIONS COMMON TO ALL CAUSES OF ACTION**

68. To expand his business, the Plaintiff acquired a new \$50,000 mortgage on his  
69. paid for home in April 2004 with the intention of paying it off in five years. In July 2004  
70. New Century sold this mortgage to a subsidiary of Deutsche Bank, Deutsche Bank  
71. National Trust Company and its trust, and named HomEq Loan Servicer to service this  
72. mortgage. HomEq filed a foreclosure action against the Plaintiff in March 2005 and  
73. refused all mortgage payments. The Plaintiff counter sued Deutsche Bank for fraud and  
74. breach of contract later in 2005 and produced all cancelled checks to prove the Plaintiff  
75. was not in default. Deutsche Bank's attorney Ulmer and Berne agreed the Plaintiff was  
76. not in default and prepared a settlement agreement that both HomEq and the Plaintiff  
77. signed in May 2006. It was called the Mutual Release and Settlement Agreement. This  
78. agreement said the Plaintiff was not delinquent, awarded him \$5000, and waived all  
79. back due payments, interest and penalties. This agreement also said the Plaintiff is to  
80. begin making his original mortgage payment as of June 2006, which the Plaintiff did  
81. until he received a letter from HomEq in September 2006 returning his August 2006  
82. payment, refusing all further mortgage payments and saying he was back in foreclosure.  
83. HomEq refused all efforts by the Plaintiff to resolve this issue and never explained why  
84. Plaintiff's home was back in foreclosure.

85. This September 2006 foreclosure action destroyed the Plaintiff's insurance

86. business. He had sold thousands of individual and group policies and had generated  
87. over \$100 million in premium income from his different accounts. Now, because of  
88. these fraudulent, libelous foreclosure actions, and because of due diligence, he had to  
89. notify his different insurance carriers and all pending and future new business  
90. prospects he was having legal problems and was facing foreclosure. This immediately  
91. curtailed all new business and reduced his (and his son's) income.

92. The Plaintiff's retail credit rating was reduced due to the Defendants' credit  
93. reports, and the Plaintiff suffered serious heart and health problems due to stress. The  
94. doctors said he had suffered post traumatic heart symptoms comparable to what many  
95. veterans are suffering today.

96. **V. FIRST CAUSE OF ACTION**

97. **Libel and Fraud (Count I - Deutsche Bank's September 2006 Notice To HomEq.)**

98. Deutsche Bank returns Plaintiff's mortgage to HomEq for Foreclosure.

99. All previous allegations are alleged and incorporated herein by reference.

100. On or about September 2006 in its letter to HomEq Deutsche Bank returned the  
101. Plaintiff's mortgage to HomEq breaching the Mutual Release and Settlement  
102. Agreement. HomEq returned the Plaintiff's August 2006 mortgage payment and said  
103. the Plaintiff was back in foreclosure. HomEq refused to answer the Plaintiff's many  
104. questions and attempts to resolve this issue, and refused to give him a copy of the  
105. Deutsche Bank refusal letter. This is Fraud.

106. The September 2006 Deutsche Bank letter and HomEq's Offending Statements  
107. are libelous on their face. Additionally, because the September 2006 letter imputes

108. financial irresponsibility to the local credit reporting agencies, they are libelous.

109. The September letters were mailed with negligence and with constitutional and  
110. actual malice, with knowledge that they were false or with reckless disregard for the  
111. truth or falsity of what was expressed and implied, including, but not limited to the fact  
112. that they were in violation of the Mutual Release and Settlement Agreement HomEq's  
113. attorney, Ulmer and Berne, created.

114. Because of Deutsche Bank's action the Plaintiff lost his errors and omission  
115. insurance, suffered serious health problems and was financially ruined losing potentially  
116. millions of dollars in future income. The loss of income was crucial because it affected  
117. not only the Plaintiff, but also his son who was an important part of this financial  
118. service business.

119. **VI. SECOND CAUSE OF ACTION**

120. **DEUTSCHE BANK NATIONAL TRUST COMPANY**

121. **Libel and Fraud (Count II- This trust company was a subsidiary of Deutsche Bank)**

122. All previous allegations are alleged and incorporated herein by reference.

123. On August 4, 2004 Deutsche Bank National Trust Company sent the Plaintiff a  
124. letter that the originator of this mortgage, New Century Mortgage Corporation, had sold  
125. this loan to Deutsche Bank's subsidiary, Deutsche Bank National Trust company, and  
126. that this account will be serviced by HomEq. In November 2010, HomEq transferred  
127. this account to Ocwen Financial Corporation to be serviced, but Ocwen will say in 2017  
128. that they do not have the complete file and that HomEq has lost all records of this case  
129. prior to 2010. This transfer had to be approved by Deutsche Bank.

130. Plaintiff claims that the Defendants purposely avoided the truth and destroyed  
131. the documents to destroy the Plaintiff's claim and to drag him into the morass of being  
132. a financial dead beat. This is Fraud.

133. Plaintiff claims Deutsche Bank was libelous when it sent false information to  
134. HomEq and ordered HomEq to return the Plaintiff's house payments and file a  
135. new foreclosure action against the Plaintiff.

136. **VII. THIRD CAUSE OF ACTION**

137. **HOMEQ SERVICING CORP**

138. **Libel and Fraud (Count III- HomEq was a loan servicer for Deutsche Bank)**

139. All previous allegations are alleged and incorporated herein by reference.

140. Plaintiff claims HomEq purposely avoided the truth and again destroyed  
141. the documents in order to drag him into the morass of being a financial dead beat.

142. HomEq filed libelous documents saying the Plaintiff was delinquent in his  
143. mortgage payments with the different Credit Bureaus that were not true.

**VIII. FORTH CAUSE OF ACTION**

144. **OCWEN FINANCIAL**

145. **Libel and Fraud (Count IV - Ocwen Financial was a loan servicer for Deutsche Bank)**

146. All previous allegations are alleged and incorporated herein by reference.

148. Plaintiff claims Ocwen purposely avoided the truth, created false documents  
149. and committed libel when it sent to the Ohio Cuyahoga County Recorder's office  
150. false documents saying New Century signed documents transferring ownership of the

151. mortgage claim to Ocwen Financial. This implied the Plaintiff was a financial deadbeat.  
152. The signature on this document was not valid because when this document was  
153. signed by a person representing New Century, New Century was not in business as it  
154. had previously filed for bankruptcy and had been delisted from the New York Stock  
155. Exchange. This document was forged and designates him as being a financial dead beat.  
156. Ocwen libeled the Plaintiff when it said that HomEq sent Ocwen documents that were  
157. suppose to prove that the Plaintiff owed money on this mortgage, but then was unable  
158. to prove this statement and failed to give the Plaintiff a copy of this transfer of  
159. documents from HomEq to Ocwen Financial.

160. **IX. FIFTH CAUSE OF ACTION**

161. **PRESIDENT DONALD J. TRUMP**

162. **Libel and Fraud (Count V – Mr. Trump had a close relationship with Deutsche Bank)**

163. All previous allegations are alleged and incorporated herein by reference.

164. Mr. Trump had a close personal and business relationship with Deutsche Bank  
165. and Ocwen Financial for over 20 years. Mr. Trump knew of or should have known about  
166. Deutsche Bank's fraudulent activities during the mortgage crisis and that the bank was  
167. being investigated by the Department of Justice for submitting false documents in order  
168. to improve the bank's profitability for its stock holders. Mr. Trump's silence during this  
169. period implies approval of Deutsch bank's activities of filing false documents, and  
170. particularly those regarding HomEq's false and unlawful actions against the Plaintiff.

171. **X. SIXTH CAUSE OF ACTION**

172. **COMMERCE SECRETARY WILBUR ROSS**

173.           **Libel and Fraud (Count VI - Mr. Ross was on Ocwen's Board of Director)**

174.           All previous allegations are alleged and incorporated herein by reference.

175.           Mr. Ross like President Trump had a close personal and business relationship  
176. with Deutsche Bank and its president. In fact, Mr. Ross joined the Bank's former  
177. president as a partner in the Bank of Cyprus. While he was with Ocwen, Mr. Ross not  
178. only served on the Board of Directors, he also sold one of his companies to Ocwen for  
179. \$750 million. Like Mr. Trump, he knew of or should have known about Ocwen 's and  
180. Deutsche Bank's fraudulent activities during the mortgage crisis and that the bank was  
181. being investigated by the Department of Justice for submitting false documents in order  
182. to improve the bank's profitability for its stock holders. Mr. Ross' silence during this  
183. period implies approval of Deutsch bank's activities of filing false documents, and  
184. particularly those regarding HomEq's false and unlawful actions against Plaintiff's  
185. mortgage. Ocwen replaced HomEq in 2010 as Deutsche Bank's loan servicer and said  
186. HomEq did not give Ocwen any records prior to 2010, and Ocwen did not know about  
187. any previous HomEq and its multiple foreclosures. In spite of their lack of knowledge,  
188. Ocwen filed libelous documents with Ohio's Cuyahoga County Common Pleas Court and  
189. the Cuyahoga County Recorder Office that were recorded for public attention.

190.           **XI. SEVENTH CAUSE OF ACTION**

191.           **INVASION OF PRIVACY – FALSE LIGHT**

192.           Deutsche Bank, Deutsche Bank National Trust Company, HomEq, Ocwen  
193. Financial, President Trump and Mr. Wilbur Ross have intentionally placed Mr. Stancik in  
194. a false light in the public eye. They personally injured Mr. Stancik and they did it with



195. malice. Mr. Stancik's Cause of Action for False Light Invasion of Privacy is a rare example  
196. of a case in which False Light tort and the Defamation tort do not overlap, but rather  
197. serve non-duplicative functions, involving distinct elements and distinct injury. In some  
198. segments of the community, the false assertion that Mr. Stancik underwent a home  
199. foreclosure was defamatory, and damaging to his reputation. In some other segments  
200. of the community, however, the false assertion that Mr. Stancik suffered a home  
188. foreclosure would not be defamatory, but considered equal justice for being a property  
189. owner and part of class warfare. Even regards this difference, Mr Stancik is entitled to  
190. recover for his emotional distress and injury suffered by these false and unlawful  
191. charges by the Defendants.

## 192. **XII. PLAINTIFF'S "I SELL MONEY" PRESENTATION**

### 193. **(Radio and Television presentation)**

194. This presentation was used nearly a 100 times for both local and  
195. national radio and television appearances. It was the primary way the Plaintiff  
196. developed new business, but after the false foreclosures by the Defendant, he was no  
197. longer able to promote his business due to his loss of errors and omission insurance.

198. Upon information and belief Plaintiff alleges that each Defendant's conduct was  
199. done with oppression, fraud and malice and that, therefore, the conduct of each  
200. Defendant justifies and award of punitive and exemplary damages.

## 201. **XIII. EXTORTION**

202. Deutsche Bank is guilty of Extortion as it is trying to recover money from the  
203. Plaintiff with false Documents. The New York Times on page B-1 of the June 13, 2011

204. said Deutsche Bank would return a mortgage it had purchased to the originator of the  
205. mortgage if it had a negative cash value. The Plaintiff's mortgage had a negative cash  
206. value due to the original settlement HomEq paid according to the Mutual Release and  
207. Settlement Agreement signed in May 2006. The Plaintiff feels this is the reason for the  
208. many false documents and foreclosures that Deutsche Bank and its subsidiaries have  
209. filed against the Plaintiff. Deutsche Bank wants to recover the money it paid for the  
210. Plaintiff's mortgage in 2005 and the only way they can do it, is by foreclosure.

211. Ocwen Financial is also guilty of Extortion by creating false documents and not  
212. revealing the facts obtained in the documents they received from HomEq and Deutsche  
213. Bank in November 2010 about the Plaintiff's mortgage. Ocwen has a history of corrupt  
214. activities and has had complaints against them from the New York State Department of  
215. Financial Services in 2014 and recently settled a suit with the Consumer Financial  
216. Protection Bureau for over 4 Billion dollars.

217. **XIV. MORE NEW INFORMATION IN 2017**

218. On July 13, 2017 The Wall Street Journal and The New York Times published  
219. stories on how The Royal Bank of Scotland joined Deutsche Bank and 17 other banks in  
220. settling with the United States Department of Justice and other governmental agencies  
221. for \$5.5 Billion for filing false and illegal documents in the 2005 to 2011 mortgage crisis.  
222. This brought the total amount settled to over \$50 Billion. This new information rebukes  
223. Ocwen's claim that the Plaintiff's charges against the Defendant are bared by the  
224. statute of limitations. The Defendant has filed four false foreclosures against the  
225. Plaintiff since 2005. The first one was in 2005 and was dismissed with the Mutual

226. Release and Settlement Agreement in 2006, the next one was in 2006 when the original  
227. 2005 agreement was breached and foreclosure reinstated, the next one was in  
228. September 2006 when the August 2006 payment was returned, and the final  
229. foreclosure was in 2010 when Ocwen filed the fourth foreclosure using false documents  
230. with the Cuyahoga County Recorder. The false documents are the Allonge, The  
231. Assignment of Mortgage and The Corrective Assignment of Mortgage filed in 2010 and  
232. 2011. Deutsche Bank injured the Plaintiff by filing four false foreclosures against the  
233. Plaintiff in order to increase the value of its credit default swaps on the subprime  
234. mortgages it held in its various bond funds. Its hard to believe, that the Plaintiff's  
235. mortgage could affect millions of dollars in credit default swaps, but if the mortgage is  
236. foreclosed the bond fund's value is decreased and therefore, the credit default swaps  
237. increases in value. In the 2011 best seller, "*The Big Short*" by Michael Lewis, Mr. Lewis  
238. explains the origin and the destructions of the mortgage market from 1994 to 2010 and  
239. how the use of credit default swaps caused this mortgage crisis.

240. **DEFINITION OF LIBEL**

241. Plaintiff has proven that the four conditions of libel have occurred. They are (1)  
242. the statements have been published, (2) they are false, (3) they are injurious, and (4)  
243. they are unprivileged.

244. **DAMAGES**

245. The Plaintiff has lost millions of dollar in fees and commissions because of  
246. Deutsche Bank's greed and corruption. The Plaintiff lost his Errors and Omission  
247. insurance and as a result lost his ability to create new clients and future income. He lost

248. the respect and business from his existing clients because when they learned he was  
249. subject to legal action and foreclosure they became suspicious of his recommendations  
250. and did business with his competitors.

251. **PRAYER FOR RELIEF**

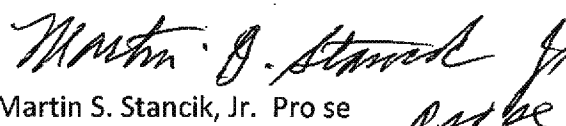
252. Wherefore, Plaintiff prays for judgement against the Defendants for both himself  
253. and his son, and from each of the Defendants a sum of many millions of dollars, the  
254. exact amount to be determined by the jury because the Plaintiff suffered an irreparable  
255. amount of damage due to the following:

1. For general health and financial damages;
  2. For compensatory damages for lost clients;
  3. For special damages such as damages to reputation;
  4. For punitive damages as the Defendants created and destroyed evidence;
  5. For an apology and retraction;
  6. For emotional and stress damages;
  7. For such other and further relief this court may deem just and proper
- because the Defendants must be bound by the Mutual Release and  
Settlement Agreement that HomEq created and signed with the Plaintiff.

**Demand For Jury Trial**

DATED: July 29, 2017.

Respectfully submitted,

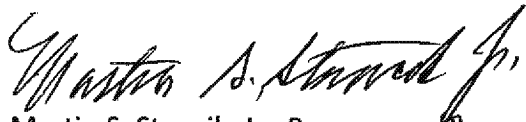
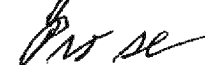
X   
Martin S. Stancik, Jr. Pro se

724 Wyleswood Drive  
Berea, Ohio 44017  
440-243-5426

**Certificate of Service**

I certify That I have mailed copies of this complaint by Federal Express on July 29, 2017 to Deutsche Bank, Deutsche Bank National Trust Company, Homeq Servicing Corp, Ocwen Loan Servicing, Commerce Secretary Wilbur Ross, and President Donald J. Trump at the below addresses:

1. Deutsche Bank, 60 Wall Street, New York, NY 10005
2. Deutsche Bank National Trust Co., 41<sup>st</sup> Floor, 300 South Grand Ave, Los Angeles CA 90071
3. HomEq Servicing Corp., 4837 Watt Ave., North Highland, CA 95660
4. Ocwn Loan Servicing LLC, 1661 Worthington Rd., West Palm Beach FL 33409
5. Commerce Secretary Wilbur Ross, 1401 Constitution Ave NW, Washington DC 20230
6. President Donald J. Trump, The White House, 1600 Pennsylvania Ave, Washington DC 20500-0004

X   
Martin S. Stancik, Jr. Pro se  
724 Wyleswood Drive  
Berea, Ohio 44017  
440-2 

## **EXHIBIT A**

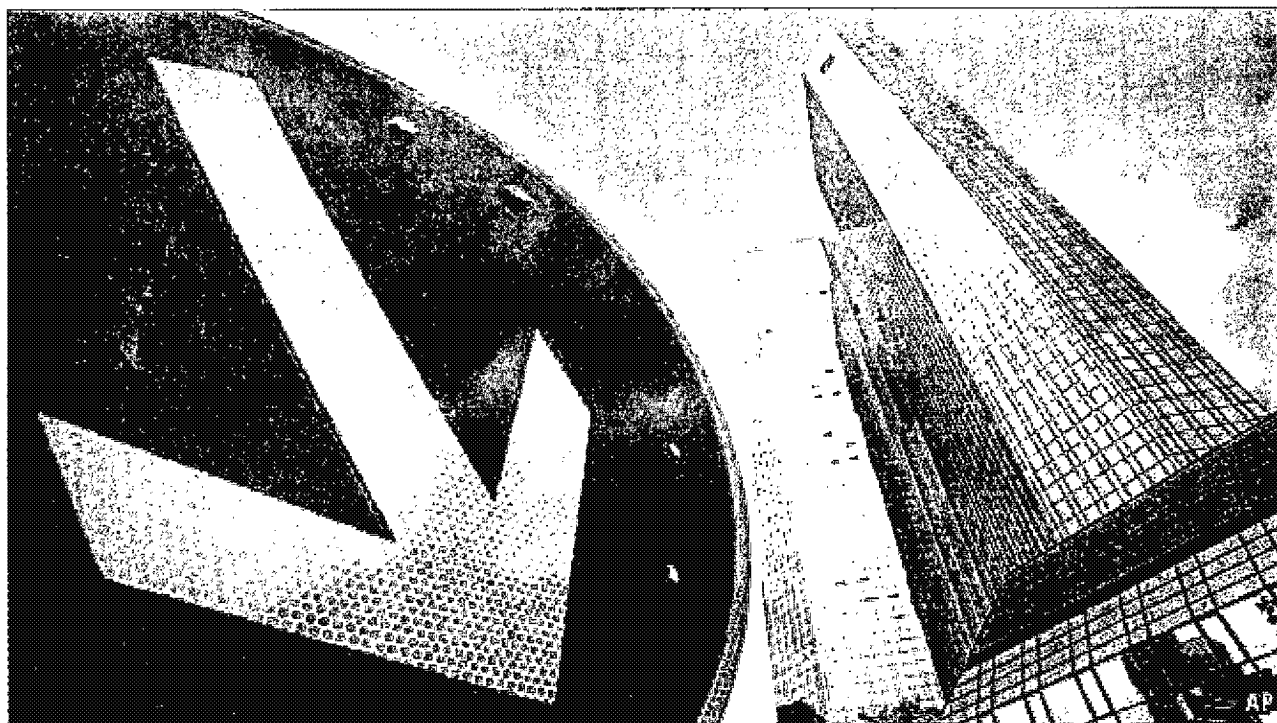
Reprints of Newspaper articles about Deutsche Banks' settlement with the Department of Justice on September 16, 2016 and January 17, 2017.



Can't pay, won't pay

## America's Department of Justice asks Deutsche Bank for \$14 billion

*The fortunes of Germany's largest lender go from bad to worse*



Business and finance

Sep 16th 2016

"DEUTSCHE BANK has no intent to settle these potential civil claims anywhere near the number cited." Shock may explain the rickety syntax. On September 16th Germany's largest bank confirmed reports that America's Department of Justice had asked for \$14 billion to settle possible claims connected with the underwriting and sale of residential-mortgage-backed securities (RMBSs) between 2005 and 2007.



Deutsche's share price, already hovering close to record lows after a wretched year, plunged by more than 8%. So did those of other European banks yet to agree terms with the DoJ over RMBSs. Royal Bank of Scotland's shares dropped by 4.4% and Credit Suisse's by 4%; Barclays and UBS shed 2%-plus.

American banks have settled with the department for amounts between \$3.2 billion (Morgan Stanley) and \$16.7 billion (Bank of America), as well as paying smaller sums to the Federal Housing Finance Agency (FHFA), another regulator. Analysts had expected Deutsche's penalty to be at the bottom of that range, or even below it. Deutsche, which settled for \$1.9 billion with the FHFA in 2013, is indeed likely to pay much less than \$14 billion for the sins of its swaggering pomp; but it can ill afford a bigger bill than it bargained for.

Deutsche is in poor shape. It lost €6.8 billion (\$7.4 billion) last year and trades at around 30% of the net value of its assets. Its ratio of core equity to risk-weighted assets, an important measure of a bank's resilience, is 10.8%, lower than its peers. John Cryan, its chief executive for the past 14 months, scrapped last year's dividend and has told investors to expect none for 2016. He hopes to raise that equity ratio to 12.5% by 2018. Deutsche's risk-weighted assets total around €400 billion, so the 1.7% required translates into a capital shortfall of nearly €7 billion.

#### Latest updates

Britain's JAMs are living up to their name

GRAPHIC DETAIL

Climate change might prevent airlines from flying full planes

GULLIVER

Why yurts are going out of style in Mongolia

THE ECONOMIST EXPLAINS

[See all updates](#)

The sale of Deutsche's stake in Hua Xia, a Chinese bank, is expected to make up around 0.5 points of the gap. But a big fine will make it harder to close up the rest without asking investors for more capital. Deutsche has already set aside €5.5 billion for litigation costs. However, that covers not only the RMBS claims but also the potential cost of investigations by

American and British authorities into whether slack controls at Deutsche allowed



money-launderers to whisk cash out of Russia. Every €1 billion of extra penalties will take Mr Cryan 0.25 points further away from his target.

Recently rumours have swirled that Deutsche might seek safety in a union with its smaller domestic rival, Commerzbank, or sell its asset-management arm to raise cash. In a letter to staff on September 12th, Mr Cryan told them not to "become distracted by speculation about alleged mergers or sales plans." The boss continued: "We have enough on our plate to solve on our own." They certainly do.

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Biggest corporate falls of 2016 in 60 seconds

# Deutsche Bank finalizes \$7.2 billion settlement

by Jackie Wattles @jackiewattles

January 17, 2017: 6:42 PM ET

Recommend 452



## Social Surge - What's Trending



Microsoft Paint could get erased after 32 years



The \$1.5 million flying car



Congratulations Millennials, you now have your own airline

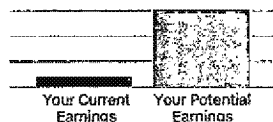
Deutsche Bank has cemented a \$7.2 billion settlement with the Department of Justice for selling toxic mortgage-backed securities in the years before the market meltdown of 2008.

The DOJ said Tuesday that the settlement -- which includes a \$3.1 billion civil penalty -- is the largest of its kind levied by the department.

The other \$4.1 billion included in the settlement is earmarked for "relief to underwater homeowners, distressed borrowers and affected communities," DOJ said in a statement. That includes issuing loan forgiveness and forbearance and providing funding for affordable housing across the U.S., to be overseen by an independent monitor.

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"Deutsche Bank did not merely mislead investors: It contributed directly to an international financial crisis," Attorney General Loretta Lynch said.

"Our conduct in this matter falls short of our standards and is unacceptable," said Deutsche Bank (DB) CEO John Cryan. "We apologize unreservedly for it. We have subsequently exited many of the underlying activities and comprehensively improved our standards."

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FIXED LOAN**

**SELECT REMAINING BALANCE**

**\$225,000**

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The deal was first announced in December, but Tuesday marked the formal closure of the settlement.

Mortgage Biz, Luxury stock tickers

The DOJ has spent the years since the 2008 financial crisis going after banks that were involved in dicey trading practices. Deutsche Bank (DB), like many of its competitors, was found to have packaged up poor-quality mortgage bonds into securities that looked like trustworthy investments.

The DOJ has levied more than \$60 billion in fines over the toxic mortgages that plunged the world into a recession back in 2008. Among the other banks fined include JP Morgan (JPM), \$13 billion; Bank of America (BAC), \$16.7 billion; Goldman Sachs (GS), \$5.1 billion; and Citigroup (C), \$7 billion.

CNMoney (New York)

First published January 17, 2017: 6:42 PM ET

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Could This Be the Biggest Stock of 2017?

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## **EXHIBIT B**

1. Copy of "I Sell Money" cover page;
2. Copy of brief summary of Plaintiff clients' comments;
3. Copy of clients' checks;
4. Stancik & Stancik advertisement;
5. Errors and Omission Requirement;
5. The Wilbur Ross report;
6. The September 19, 2006 letter from HomeEq refusing Plaintiff's August 2006 mortgage payment even though Plaintiff was current with all payments required by the Mutual Release and Settlement Agreement.
7. The May 4, 2006 Mutual Release and Settlement Agreement saying the Plaintiff was not at fault and was current with all payments.





"I SELL MONEY"

*Martin S. Stancik, Jr.*

# "I SELL MONEY"

Martin S. Stancik, Jr. has been involved in the financial service industry since 1951. He graduated from Adelbert College with a B. S. degree and has completed graduate courses in Law and Business Management from Case Western Reserve University. Marty Stancik is a Chartered Life Underwriter, Chartered Financial Consultant, member of the Estate Planning Council and the Million Dollar Round Table. He has been a guest on numerous radio and television programs, and written many commentaries on insurance and wealth creation.

Marty served in the U. S. Navy and was one of the few enlisted men selected for the Annapolis preparatory school. While in the service, he was an amateur boxer and fought the eventual third ranked light heavyweight champion of the world (Marty lost). He says the smartest move he ever made was not turning "pro."

He was born and raised in Cleveland, Ohio and feels the secret of life is to "love your work." Marty has a desire for knowledge and service to his industry that has helped him build considerable wealth and security for his clients.

## HERE'S WHAT THEY HAVE TO SAY!

"You do great work, a real professional, you are not only an advisor, but a friend," are a few of the comments of his many clients.

Some of the people and corporations that their senior executives have used his ideas are:

Society Corporation  
Gordon E. Heffern  
Retired Chairman and CEO

Ameritrust Corporation  
Jerry V. Jarrett  
Retired Chairman and CEO

The Higbees Company  
Herbert E. Strawbridge  
Retired Chairman and CEO

Artist, Lois Vance and  
George J. Vance  
Police Commander

Centerior Energy Corporation  
Robert M. Ginn  
Retired Chairman and CEO

ITT Corporation  
C. Robert Powell  
Member Board of Directors

Radio  
Joe Finan  
Talk Show Host

Robert E. Schulz, M.D.  
Pathologist

Note: These are the personal views of a select group of Mr. Stancik's clients.  
The opinions are not necessarily indicative of future performance or results.

AO-2019-0232-0098

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COMM-18-0819-A-000098



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ENERGY**

INDEPENDENCE, OHIO

THE PARENT COMPANY OF THE CLEVELAND ELECTRIC  
ILLUMINATING COMPANY AND THE TOLEDO EDISON COMPANY

0920214000183 DATE FEB 18, 1992

\*\*\*\*\*75,000 DOLLARS - 00

NUMBER 56-389  
412

**C 297036**

AMOUNT  
75,000.00

**PAY  
TO THE  
ORDER OF**

MARTIN S. STANCIK, JR.  
724 WYLESWOOD DRIVE  
BEREA, OH

44017

**CENTERIOR SERVICE COMPANY**

FIRST NATIONAL BANK  
OF ASHLAND  
AN AFFILIATE OF  
NATIONAL CITY BANK  
CLEVELAND, OHIO

*A. M. Lopernack*  
AUTHOR OF DISBURSEMENTS  
*R. H. Stewart*  
*Peter H. Hargrove*  
TREASURER OR ASST. TREASURER

⑈297036⑈ ⑆04⑆203895⑆ 0082114⑈

**Society**

MANAGEMENT COMPANY

A SOCIETY CORPORATION AFFILIATE

6-103  
410

CHECK NO.

**779763**

**779763**

**PAY**

**TWENTY-FIVE THOUSAND DOLLARS AND NO CENTS**

TO THE ORDER OF

**TARGET FINANCIAL SERVICES**

DATE 10/08/92 CHECK AMOUNT \*\*\*\*\*25,000.00

*Steven K. Baird*

AUTHORIZED SIGNATURE

SOCIETY NATIONAL BANK CLEVELAND, OHIO 44114

COUNTERSIGNATURE REQUIRED IF OVER \$25,000

⑈00779763⑈ ⑆04⑆1001039⑆00⑈052⑈3959⑈

AMERICAN  
OVERSIGHT

AO-2019-0232-0099

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***Martin S. Stancik, Jr.***

**(800) 460-0532**

(440) 243-5426

FAX (440) 243-9978

724 Wyleswood Drive • Berea, Ohio 44017

\$ \$ \$ \$ \$ \$ \$ \$



## **ERRORS & OMISSIONS SAYS AGENT MUST DISCLOSE**

**By Law, What Agent Must Disclose.**

### **Why Mandatory Full Disclosure?**

Mandatory disclosure is in everyone's best interest. Agents benefit because by focusing on the plan, they are less likely to overlook a defect or important part, for which they could later be held liable. Also, this procedure serves as a checklist for prospects, so their concerns about the plan's feasibility are addressed on the spot. And that may speed up the sale.

Standardized disclosures place liability for alleged misrepresentation about the proposal or the agent's qualification more squarely on the agent's shoulders.

Agents are better protected against claims by unhappy policyholders when the agents have disclosed the benefits of the insurance program or investment to the policyholder. The law shifts this burden to the policyholder to ask question when they have been notified of a benefit. Ohio now has a much more level playing field between agent, policyholder, broker dealer, and insurance company.

### **The Agent's Obligation**

While the use of insurance application forms does not require the agent to disclose information about their personal and business background, they are still obligated to do so. They must also, perform all the duties that are required under state and Federal laws and insurance regulations, and the strict MDRT and CLU Code of Ethics.

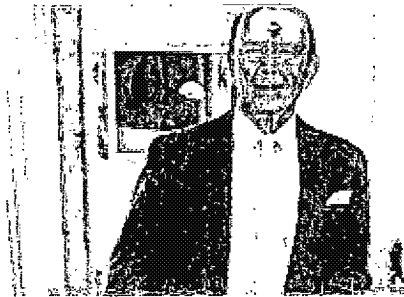


# Wilbur Ross quits Ocwen Financial

**Distressed asset investor bringing his magic to Bank of Cyprus**

November 21, 2014

Wilbur Ross, the high-risk turnaround exec famous for charging into metaphoric burning buildings of European financial institutions, is leaving **Ocwen Financial (OCN)** and several other companies where he serves as a director.



Ross, chairman and chief strategy officer of **WL Ross & Co.**, will be assuming the role of vice chairman of the troubled **Bank of Cyprus**, serving under the bank's newly elected chairman, Josef Ackermann, formerly CEO of **Deutsche Bank**.

"I am delighted to help Chairman Ackermann and President and CEO John Hourican revitalize this institution," Ross said.

EU rules limit directorships of bank officers, requiring that he resign from several other Boards of Directors, including **Assured Guaranty Ltd., International Automotive Components Group, International Textile Group, NBNK Ltd., Navigator Holdings Ltd. and Talmer Bancorp Inc.**

Ross, a distressed asset investor, has been involved in a number of high-dollar real estate deals and company restructurings over the past decade. In October 2012, Ocwen bought **Homeward Residential** from WL Ross & Co for \$750 million.

HOMEQ SERVICING

CH004

EXHIBIT

A -

September 19, 2006

Martin S Stancik Jr

724 Wyleswood Drive  
Berea, OH 44017

RE: 0321782484

Dear Martin S Stancik Jr :

HomeQ Servicing Corporation is returning check number 4550  
for \$350.00.


The account is in foreclosure and the check amount is not  
sufficient to reinstate the loan. Unless you can fully  
reinstate your loan, or work out a satisfactory payment plan  
with us, we cannot accept your payment. If you are in  
bankruptcy, please instruct your attorney to send a copy of  
the filing and the plan to:

HomeQ Servicing Corporation  
Mail Stop: NC4743  
1100 Corporate Center Drive  
Raleigh, NC 27607

If you sent a Western Union Quick Collect, we returned the funds  
to the Western Union office that sent them. You must contact  
that office to obtain such funds. If you have any questions,  
please feel free to contact us at (866)822-1471.

Sincerely,

HomeQ Servicing Corporation

 **MARTIN S. STANCIK, JR.**  
724 WYLESWOOD DR. PH. 440-243-5426  
BEREA, OH 44017

**RECEIVED**  
25 458  
458  
680687283  
SEP 06 2006  
4550  
CASH CONTROL  
\$ 350.00  
EFF DATE 9/11/06

Pay to the order of *HomeQ Servicing Corp*  
*Three Hundred fifty and 00/100*

**BANK ONE**  
JPMorgan Chase Bank, N.A.  
Columbus, Ohio 43271

*321782484*  
*Martin Stancik*

⑆044000037⑆ 680687283⑆4550



WACHOVIA

AO-2019-0232-0103

COM-18-0819-A-000103

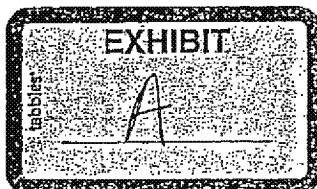
## MUTUAL RELEASE AND SETTLEMENT AGREEMENT

This Mutual Release and Settlement Agreement ("Agreement") is entered into as of this 4<sup>th</sup> day of May, 2006, by and between Martin Stancik, Jr. ("Stancik"), on the one hand, and Deutsche Bank National Trust Co c/o HomEq Servicing Corp. ("HomEq"), on the other hand (Stancik and HomEq are collectively referred to as the "Parties"), and the Parties respective representatives, heirs, successors and assigns, respective past and present insurers, parent companies, subsidiaries, affiliates, shareholders, directors, officers, agents, and employees.

WHEREAS, Stancik entered into a certain Note ("Note") and Mortgage ("Mortgage"), attached hereto, dated March 26, 2004 and for the real property located at 724 Wyleswood Drive, Berea, Ohio 44017 ("Property"), which Note and Mortgage are serviced by HomEq;

WHEREAS, disputes have arisen between the Parties regarding the Note and Mortgage, the nature of which are set forth in the Foreclosure Complaint filed against Stancik and the Counterclaim filed by Stancik in a lawsuit initiated in the Court of Common Pleas, Cuyahoga County, Ohio, captioned *Deutsche Bank National Trust Co. v. Stancik, et al.*, Case Number CV-05-564330 (the "Litigation");

WHEREAS, the Parties desire to avoid further proceedings and/or controversy, and wish to fully resolve, settle and compromise any and all claims that were raised or could have been raised by any of the Parties in the Litigation as well as any other claims which any of the Parties have, may have, may have had or could have raised in the past or may have in the future against the others for the entire period prior to the date of this Agreement;



NOW, THEREFORE, in consideration of the foregoing, and the mutual promises contained herein, the Parties hereby agree as follows:

1. Stancik will dismiss all claims against HomEq, Wachovia Corporation ("Wachovia"), and Deutsche Trust Bank National Trust ("Deutsche") with prejudice, which Stancik asserted in the Litigation, including all those claims contained in Stancik's Counterclaim.

2. HomEq will dismiss all claims against Stancik asserted in the Litigation with prejudice which HomEq asserted in the Litigation, including those claims contained in HomEq's Complaint.

3. Stancik, and his heirs, successors and assigns, agents and representatives, fully releases and forever discharges HomEq, Wachovia, and Deutsche and their respective past and present insurers, parent companies, subsidiaries, affiliates, shareholders, directors, officers, agents, representatives and employees, from any and all claims, demands, liens, agreements, contracts, covenants, actions, suits, obligations, controversies, debts, costs, expenses, damages, judgments, liabilities, claims for attorneys' fees, or causes of action of whatever kind, whether known or unknown, vested or contingent, suspected or unsuspected, in tort or equity, for acts, omissions, debts or obligations occurring prior to the date of this Agreement including, but not limited to, claims raised, arising from or related to the subject matter of the Litigation, and including those claims which could have been raised in the Litigation. The Parties agree that this paragraph is an essential and material term of this Agreement and that without such a paragraph no settlement would have been reached by the Parties.

4. HomEq fully releases and forever discharges Stancik and his heirs, successors and assigns, from any and all claims, demands, actions, suits, controversies, costs, expenses, damages, claims for attorneys' fees, or causes of action of whatever kind, whether

known or unknown, vested or contingent, suspected or unsuspected, in tort or equity, arising solely from a breach and/or default of the Note and/or Mortgage which occurred prior to the date of this Agreement, May 4, 2006. The terms and conditions of the Note and Mortgage remain in full force and effect. Nothing in this Agreement shall be construed as a waiver of HomEq's right to enforce the terms and conditions of this Agreement and/or Note and Mortgage, including, but not limited to provisions related to default and failure to pay real property taxes. The Parties agree that this paragraph is an essential and material term of this Agreement and that without such a paragraph no settlement would have been reached by the Parties.

5. On or before May 10, 2006, HomEq will deliver a check for Five Thousand Dollars (\$5,000.00) to Stancik at 724 Wyleswood Drive, Berea, Ohio 44017.

6. Stancik will resume making the required monthly payments of principal and interest, totaling \$349.61 ("Monthly Payment"), under the Note and Mortgage on or before June 1, 2006 and will continue to make the Monthly Payment no later than the first day of each month thereafter as provided for in the Note and Mortgage.

7. The Parties agree that Stancik has not made a Monthly Payment from March, 2005 through May, 2006. The total amount of those missed payments is \$5,224.15 ("Missed Payments").

8. The Parties agree that Stancik also owes HomEq \$3,215.08 in escrow payments ("Escrow Payments").

9. The total amount of Escrow Payments and Missed Payments is \$8,459.23.

10. HomEq agrees to waive the Missed Payments and Escrow Payments along with any late fees, penalties and/or any other arrearages for the Note and Mortgage incurred as of this date, May 4, 2006.



11 If Stancik fails to make a Monthly Payment or is otherwise in default under the terms of the Note, Mortgage, and/or this Agreement, HomEq may exercise any and all of its rights as provided for in the Note, Mortgage and/or this Agreement.

12. Stancik acknowledges that he is solely responsible to pay the property taxes to the appropriate taxing authorities for the Property. If Stancik does not timely pay the property taxes, HomEq is entitled to exercise any and all rights and remedies provided in the Note and/or Mortgage.

13. If at any time before or after the date of this Agreement any tax refund is due or there is any tax credit for the property taxes for the Property as a result of a double property tax payment made by both Stancik and HomEq, the Parties agree that any such refund or credit must be paid to HomEq.

14. The Parties agree that this Agreement represents the compromise of disputed claims and causes of action, and that the terms and provisions set forth herein are not to be construed as admissions of liability by any of the Parties' hereto and that all liabilities expressly denied by the Parties.

15. This Agreement contains the entire agreement between the Parties.

16. This Agreement is to be interpreted and construed in accordance with the laws of the State of Ohio.

17. The Parties affirmatively state that the terms and conditions of this Agreement will be and are strictly confidential and that none of the Parties can or will disclose, mention or reference the existence of, or information contained in this Agreement to any third party except for each of the Parties' respective attorneys and/or accountants, other than to enforce the terms of this Agreement.

18. HomEq makes no representations concerning the tax consequences, if any, of any aspect of the terms and conditions of this Agreement. Stancik warrants and represents that he has been given ample opportunity to confer with and/or be advised by his own attorney(s) and advisor(s) for such tax related and other advice regarding this Agreement.

19. This Agreement shall not be construed more strictly against any of the Parties by virtue of its having been prepared by that party or its attorney, it being recognized and agreed that all Parties participated in the preparation and negotiation of this Agreement.

20. Any term or provision of this Agreement which is held invalid or unenforceable shall be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms and provisions of this Agreement.

21. This Agreement may be executed in any number of counterparts, each of which, when executed, shall be deemed an original and all of which together shall be deemed one and the same instrument.

22. Each of the Parties represent that all aspects of this Agreement have been thoroughly discussed with their respective attorneys, and/or that each Party has been provided ample opportunity to consult with an attorney. Each of the Parties further represent that they have carefully read and understand all provisions of this Agreement and that each of the Parties are voluntarily entering into this Agreement.

THE REMAINDER OF THIS PAGE LEFT INTENTIONALLY BLANK



IN WITNESS WHEREOF, the undersigned have executed this Agreement as of  
the date provided.

MARTIN STANCIK, JR.

HOMEQ SERVICING CORPORATION

Signed: Martin Stanick Jr.

By: \_\_\_\_\_

Date: 5/4/04

Signed: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

IN WITNESS WHEREOF, the undersigned have executed this Agreement as of  
the date provided.

MARTIN STANCIK, JR.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

HOMEQ SERVICING CORPORATION

By: Mark E. Buechler

Signed: Mark E. Buechler

Title: Vice President

Date: May 10, 2006

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 8/17/2017 9:24:14 AM  
**To:** Samarias, Joseph J [b(6)]@ocwen.com]  
**CC:** Faris, Ronald [b(6)]@ocwen.com]; Hayes, Timothy M [b(6)]@ocwen.com]; [b(6)Wilbur Ross]@icloud.com  
**Subject:** Re: Wilbur Ross--- named defendant in Ocwen suit

Thank you.

Sent from my iPhone

> On Aug 17, 2017, at 8:54 AM, Samarias, Joseph J <[b(6)]@ocwen.com> wrote:

>

> Ms. Teramoto - [b(5) - AC] [b(5) - AC]

I  
oversee the Litigation Department for the Company, and will keep you posted on this matter going forward.  
Thank you.

>

> Joe

>

> Joseph J. Samarias | Senior Vice President & Deputy General Counsel

> Ocwen Financial Corporation

> 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

> V: [b(6)] C: [b(6)] IP: 77816

> [b(6)]@ocwen.com | www.ocwen.com

> -----Original Message-----

> From: Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]

> Sent: Thursday, August 17, 2017 8:08 AM

> To: Hayes, Timothy M

> Cc: Faris, Ronald; [b(6)Wilbur Ross]

> Subject: Wilbur Ross

>

>

>> Mr Hayes-

>

> On behalf of Mr. Ross, please find attached the following law suit that was filed against him in  
relation to Ocwen. [b(5) - AC]

[b(5) - AC] Best regards, Wendy Teramoto

>> Sent from my iPhone

>

> \*\*\*\*\*

> This E-mail message and any attachments are intended solely for the use of the addressee hereof and may contain information that is confidential, privileged and/or exempt from disclosure under applicable law. Delivery of this message to any person other than the intended recipient shall not constitute a waiver of any right, privilege or exemption. If you are not the intended recipient, please immediately notify the sender by reply E-mail and permanently delete this message from your system without reproducing or disclosing it to any third party. While Ocwen Financial Corporation and its subsidiaries take reasonable precautions to prevent transmission of software viruses, we cannot guarantee the same and we therefore disclaim liability for any damage sustained by you or any third party as a result thereof

> \*\*\*\*\*

>

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 8/17/2017 9:24:14 AM  
**To:** Samarias, Joseph J [b(6)]@ocwen.com]  
**CC:** Faris, Ronald [b(6)]@ocwen.com]; Hayes, Timothy M [b(6)]@ocwen.com]; **b(6) Wilbur Ross**  
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Thank you.

Sent from my iPhone

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> Ms. Teramoto - b(5) - AC  
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oversee the Litigation Department for the Company, and will keep you posted on this matter going forward.  
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>  
> Joe  
>  
> Joseph J. Samarias | Senior Vice President & Deputy General Counsel  
> Ocwen Financial Corporation  
> 1661 Worthington Road, Suite 100 | West Palm Beach, FL 33409  
> V: b(6) | IP: 77816  
> b(6)]@ocwen.com | www.ocwen.com  
>

> -----Original Message-----  
> From: Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
> Sent: Thursday, August 17, 2017 8:08 AM  
> To: Hayes, Timothy M  
> Cc: Faris, Ronald; **b(6) Wilbur Ross**  
> Subject: Wilbur Ross

>> Mr Hayes-

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relation to Ocwen. b(5) - AC

b(5) - AC Best regards, Wendy Teramoto

>> Sent from my iPhone

>  
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contain information that is confidential, privileged and/or exempt from disclosure under applicable law.  
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precautions to prevent transmission of software viruses, we cannot guarantee the same and we therefore  
disclaim liability for any damage sustained by you or any third party as a result thereof

> \*\*\*\*\*

>

**From:** Wilbur Ross [b(6)]  
**Sent:** 8/17/2017 10:32:37 AM  
**To:** Samarias, Joseph J [b(6)]@ocwen.com  
**CC:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]; Faris, Ronald [b(6)]@ocwen.com]; Hayes, Timothy M [b(6)]@ocwen.com  
**Subject:** Re: Wilbur Ross--- named defendant in Ocwen suit

Thank you very much. Wilbur Ross

Sent from my iPhone

> On Aug 17, 2017, at 8:54 AM, Samarias, Joseph J <[b(6)]@ocwen.com> wrote:  
>  
> Ms. Teramoto - [b(5) - AC]  
> [b(5) - AC] I  
oversee the Litigation Department for the Company, and will keep you posted on this matter going forward.  
Thank you.  
>  
> Joe  
>  
> Joseph J. Samarias | Senior Vice President & Deputy General Counsel  
> Ocwen Financial Corporation  
> 1661 Worthington Road, Suite 100 | West Palm Beach, FL 33409  
> V: [b(6)] | C: [b(6)] | IP: 77816  
> [b(6)]@ocwen.com | www.ocwen.com  
>  
> -----Original Message-----  
> From: Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
> Sent: Thursday, August 17, 2017 8:08 AM  
> To: Hayes, Timothy M  
> Cc: Faris, Ronald; [b(6)Wilbur Ross]  
> Subject: Wilbur Ross  
>  
>  
>> Mr Hayes-  
>  
> On behalf of Mr. Ross, please find attached the following law suit that was filed against him in  
relation to Ocwen. [b(5) - AC]

[b(5) - AC] Best regards, Wendy Teramoto

>> Sent from my iPhone

>  
> \*\*\*\*\*  
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contain information that is confidential, privileged and/or exempt from disclosure under applicable law.  
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precautions to prevent transmission of software viruses, we cannot guarantee the same and we therefore  
disclaim liability for any damage sustained by you or any third party as a result thereof  
> \*\*\*\*\*  
>

**From:** securefilecollaboration@doc.gov  
**Subject:** production for DOC-IOS-2019-000232 (in litigation as AO v. DOC, D.D.C. No. 19-cv-575)  
**Date:** August 16, 2019 at 5:05 PM  
**To:** foia@americanoversight.org  
**Cc:** blieberman@doc.gov, daniel.mcgrath@americanoversight.org, jason.cohen@usdoj.gov

---



You received [1 file](#) from mbogomolny@doc.gov via kiteworks

Attached, please find the second interim production for the FOIA request DOC-IOS-2019-000232, submitted Evers on behalf of American Oversight. This production consists of 49 documents comprising 85 pages.

As this matter is one of the FOIA requests in litigation in the matter AO v. DOC (D.D.C. No. 19-cv-575), if you have questions about the production, please contact the lead attorney for the Department of Commerce in this matter, Jason Cohen, at Jason.Cohen@usdoj.gov or 202-252-2523.

Sincerely,  
Michael Bogomolny  
Chief, Information Law Division, OGC  
United States Department of Commerce  
mbogomolny@doc.gov (202) 482-0703,

[2019-0232 Prod 2 Redacted.pdf](#)

10.51 MB

File links expire: Sep 15, 2019

[Access files](#)

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Secured by **Accellion**

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**From:** Ross, Wilbur (Federal) [i] b(6)  
b(6)  
**Sent:** 4/3/2017 1:50:39 PM  
**To:** b(6) jeffrey immelt @ge.com  
**CC:** Vitello, Jacqueline [Jacqueline.Vitello@trade.gov]  
**Subject:** 2017 SelectUSA Summit Invitation  
**Attachments:** 2017 SelectUSA Summit Inivitation\_Jeffrey Immelt.pdf

Jeffrey,

I would be honored if you would join me at the upcoming 2017 SelectUSA Summit in June as one of our featured speakers Summit participants will find your insights and experience as part of the American business climate most valuable. Attached is the official invitation.

Sincerely,  
Wilbur Ross



**UNITED STATES DEPARTMENT OF COMMERCE**  
**The Secretary of Commerce**  
Washington, D.C. 20230

March 31, 2017

Mr. Jeffrey Immelt  
Chairman and Chief Executive Officer  
General Electric  
41 Farnsworth Street  
Boston, MA 02210

Dear Jeffrey:

On behalf of SelectUSA and the U.S. Department of Commerce, I am delighted to invite you to participate in the 2017 SelectUSA Investment Summit (Summit) as one of our featured speakers. The Summit is the leading national event promoting inbound investment into the United States. As we enter a new period of economic revival, this is the time for global companies to explore the U.S. market. Summit participants will find your insights and experience as part of the American business climate most valuable.

The Summit will be held at the Gaylord National Resort and Hotel in the Washington, D.C., area on June 18-20, 2017. The Summit attracts over 2,000 participants – including senior Government officials, business leaders, investors from more than 70 countries, and economic development organizations from across the United States. These decision-makers are drawn to this annual event as it presents an opportunity for attendees to gain insight into the latest policy and investment trends, make connections, and initiate meaningful business relationships.

In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, should you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

I hope you will join me at the Summit in June!

Sincerely,

Wilbur Ross



---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 5/13/2017 10:26:55 AM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Thursday EO signing

Me. We are working out the details. I will speak to the Secretary about the suggestion. Ping or call me Monday [b(6)] W

Sent from my iPhone

> On May 13, 2017, at 10:21 AM, Kolevar, Kevin [b(6)]@dow.com> wrote:  
>  
> Wendy, the Secretary and my boss Andrew Liveris spoke yesterday and the Secretary invited Andrew to join the Thursday EO signing. Andrew can't make it and raised the prospect of the Dow AgroSciences CEO, Tim Hassinger joining. Is there anyone from your team that I can get in touch with to get more details?  
>  
> Kevin  
>  
> Sent from my iPhone

---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 5/18/2017 5:25:18 AM  
**To:** Furman, Bill [b(6)]@gbrx.com]  
**Subject:** Re: Interesting

Heavy hitter list!

Sent from my iPhone

On May 17, 2017, at 6:35 PM, Furman, Bill [b(6)]@gbrx.com> wrote:

FYI. Saudi confirmed CEO attendance this weekend in Riyadh.

Sent from my iPhone

Begin forwarded message:

**From:** Patrick Ottensmeyer <[b(6)]@KCSouthern.com>  
**Date:** May 17, 2017 at 1:23:43 PM EDT  
**To:** Bill Furman <[b(6)]@gbrx.com>  
**Subject:** FW: Interesting

Bill..

Have a good trip... Would love to catch up when you return..

Patrick J. Ottensmeyer  
President & Chief Executive Officer  
The Kansas City Southern Railway Company  
Office: [b(6)]  
Email: [b(6)]@kcsouthern.com

---

**From:** Bond, Jodi  
**Sent:** 5/15/2017 11:10 PM  
**To:** Patrick Ottensmeyer  
**Subject:** Interesting

This email originated from outside the company. Please use caution when opening attachments or clicking on links. If you suspect this to be a phishing attempt, please report via PhishAlarm.

---

This is the list of companies traveling "with" president trump to Saudi. Interesting and instructive, insofar as can appeal to them to prioritize nafta and México, which am doing with the nafta letter. Notice Bill Furman on the list ....

Response				
SPO	Air Products	Seifi Ghasemi	Chairman, President and Chief Executive Officer	Confirmed

SPO	<b>Alcoa</b>	Roy Harvey	Chief Executive Officer	Confirmed
SPO	<b>Baker Hughes</b>	Martin Craighead	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Barrick Gold</b>	John Thornton	Executive Chairman	Confirmed
SPO	<b>Boeing</b>	Dennis Muilenburg	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Cisco</b>	Chuck Robbins	Chief Executive Officer	Confirmed
SPO	<b>Citigroup</b>	Michael Corbat	Chief Executive Officer	Confirmed
SPO	<b>Dow</b>	Andrew Liveris	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Emerson</b>	David Farr	Chairman and Chief Executive Officer	Confirmed
SPO	<b>ExxonMobil</b>	Darren Woods	Chairman and Chief Executive Officer	Confirmed
SPO	<b>GE</b>			
SPO	<b>Halliburton</b>	David Lesar	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Jacobs</b>	Steven Demetriou	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Lockheed-Martin</b>	Marillyn Hewson	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>McDermott</b>	David Dickson	President and Chief Executive Officer	Confirmed
SPO	<b>Monsanto</b>	Hugh Grant	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Morgan Stanley</b>	James Gorman	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Nabors</b>	Anthony Petrello	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>NASDAQ</b>	Adena Friedman	President and Chief Executive Officer	Confirmed
SPO	<b>National Oil Varco (NOV)</b>	Clay Williams	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Pegasus Capital Advisors</b>	Craig Cogut	Founding Partner & Chairman	Confirmed
SPO	<b>Raytheon</b>	Thomas Kennedy	President and Chief Executive Officer	Confirmed
SPO	<b>Rowan</b>	Thomas P. Burke	Chairman, President and Chief Executive Officer	Confirmed
SPO	<b>Schlumberger</b>	Paal Kibsgaard	Founding Partner & Chairman	Confirmed
SPO	<b>Textron Systems</b>	Ben Smith	Chairman and Chief Executive Officer	Confirmed
SPO	<b>The Greenbrier Companies</b>	Bill Furman	Chairman and Chief Executive Officer	Confirmed
SPO	<b>Weatherford</b>	Mark McCollum	President and Chief Executive Officer	Confirmed
SPO	<b>Whirlpool</b>	Jeff Fettig	Chairman and Chief Executive Officer	Confirmed
PIF	<b>BlackRock, Inc.</b>	Laurence Fink	Founder, Chairman and Chief Executive Officer	Confirmed
PIF	<b>KKR &amp; Co.</b>	Henry R. Kravis	Co-Chairman and Co-CEO	Confirmed
PIF	<b>The Bank of New York Mellon</b>	Gerald Hassell	Chairman and Chief Executive Officer	Confirmed

PIF	<b>The Blackstone Group L.P.</b>	Stephen A. Schwarzman	Co-Founder, Chairman and Chief Executive Officer	Confirmed
PIF	<b>Vista Equity Partners</b>	Robert Smith	Founder, Chairman, and Chief Executive Officer	Confirmed

Sent from my iPhone

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**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 5/28/2017 4:38:15 PM  
**To:** Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com]  
**CC:** Hyatt, Ken [Ken.Hyatt@trade.gov]; Rockas, James (Federal) [JRockas@doc.gov]; Hernandez, Israel (Federal) [IHernandez@doc.gov]; Farrell, Diane [Diane.Farrell@trade.gov]  
**Subject:** Re: GE Vietnam deal signing - 5/31

I thought ustr had agreed to this? There has been a lot of back and forth so I am confused. Also please make sure to cc Israel Hernandez. Thanks.

Sent from my iPhone

On May 28, 2017, at 4:09 PM, Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com> wrote:

Wendy/Ken – Apologies for bothering you on the weekend, but I wanted to touch base with you on the upcoming visit by Vietnamese PM Phuc to DC next week. [b(4)]

**b(4)**

[b(4)] We're very grateful for the terrific support that we've received from the Commerce Department and Embassy staff in connection with these deals.

First, I wanted to share with you the current draft press release for the event. Particularly in light of the important contribution that the Department has made, we would be delighted to include a quote from the Secretary in the release, if that's something that you'd be comfortable with. (A notional one is included in the attached for your consideration.)

Second, per the email below from the Vietnamese Embassy (also communicated to our team in Hanoi), the PM is apparently very eager that the Secretary join him at the deal signing ceremony. We've cautioned them that the Secretary is extremely busy. Nonetheless, if there's any chance that his schedule might permit a drop-by and a few words at this event, the PM (and, of course, we) would be very grateful. It is scheduled for Wednesday, 5/31, at 10:30 am. (If the Secretary can't make it, we'd still very much hope to have a senior representative from the Department to join the PM.)

Look forward to your thoughts.

Best – Karan

Karan Bhatia  
VP - Gov't Affairs & Policy  
General Electric  
Tel. + [b(6)]  
Email [b(6)]@ge.com

**From:** Tien Le [b(6)]@vietnamembassy.us>  
**Date:** May 28, 2017 at 7:12:53 AM EDT  
**To:** Orit Frenkel [b(6)]@ge.com>  
**Subject:** EXT: Urgent on witnessing of deals

Dear Orit,  
I'm sorry to bother you in weekend.  
Prime Minister Phuc in a meeting yesterday in Hanoi sent a very strong message

that he expects Secretary of Commerce Ross to join him in witnessing the deals, at least 10 minutes for the deals with GE. He said those are real and important, and he would do what ever he can to encourage businesses at both sides. It's not clear to him why Sec. Ross hesitated to do so.

Ambassador Vinh will call DAS Farrell at 9:00 today. Hanoi also had urged Vietnamese companies to alert their US partners to provide information to the Commerce Dept.

I would like to let you know about that and explore with you what ever you and GE leadership could do, especially to convey the message to Secretary Ross.

Best,

Tien Le

Sent from my iPhone

<05-26-17 Press release\_GE to sign deals during VN PM visit to US\_V8 - CL....docx>

---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 6/22/2017 8:11:11 PM  
**To:** Kolevar, Kevin ([REDACTED] b(4)@dow.com]  
**Subject:** Re: Update and checking in

It would be helpful if you could tell us exactly what tools you would like commerce to use. Thanks.

Sent from my iPhone

> On Jun 20, 2017, at 7:56 PM, Kolevar, Kevin (KM) <[REDACTED] b(6)@dow.com> wrote:  
>  
> Wendy, a couple of items: 1. Andrew is inviting Secretary Ross to participate in the opening of Dow's  
new HQ building in Michigan - July 31. [REDACTED] b(4)  
> [REDACTED] b(4)  
>  
> [REDACTED] b(4)? My boss is very anxious on this.  
>  
> Kevin  
>  
>  
> Sent from my iPad

---

**From:** Ross, Wilbur (Federal) [b(6)]  
[b(6)]  
**Sent:** 7/17/2017 2:36:38 PM  
**To:** [b(6) Jeffrey Immelt]@ge.com]  
**CC:** 'SUSAEvents@trade.gov' [SUSAEvents@trade.gov]  
**Subject:** 2017 SelectUSA Summit - Thank you  
**Attachments:** Summit 2017\_Immelt\_Thank You.pdf

Dear Jeff,

Thank you for your participation as a featured speaker at the 2017 SelectUSA Investment Summit. Your involvement was instrumental in making the Summit a success.

We value our partnership with you and look forward to any feedback you may have as we continue to strengthen and expand the SelectUSA program.

Sincerely,  
Wilbur Ross





**UNITED STATES DEPARTMENT OF COMMERCE**  
**The Secretary of Commerce**  
Washington, D.C. 20230

July 10, 2017

Mr. Jeffrey Immelt  
Chairman and Chief Executive Officer  
General Electric  
41 Farnsworth Street  
Boston, MA 02210

Dear Jeffrey:

Thank you for joining me in a discussion of the opportunities available to investors in the United States at the 2017 SelectUSA Investment Summit. By sharing your unique experiences and insight with more than 3,000 participants from 64 foreign markets and representatives from across the United States, you directly helped to make this year's Summit a resounding success.

As you know, a deep understanding of local markets and local needs are essential for any business to succeed. Summit participants appreciated hearing about your experiences at GE as part of the larger conversation on investing for long-term success in the U.S. market. Your personal stories on how you approach markets around the world were particularly well-received by the audience.

Thank you also for taking the time to meet with me after the mainstage session. I look forward to continued conversations with you as we enter a period of economic revival in the United States. President Trump and I value the support and advice of global business leaders such as yourself. Please let me know if the Department of Commerce can assist with your current or future business needs; our team is ready and available to help.

Sincerely,

A handwritten signature in black ink, which appears to read "Wilbur Ross", is written over a horizontal line.

Wilbur Ross

---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 9/14/2017 10:37:21 PM  
**To:** Austell, Theodore [b(6)]@boeing.com]  
**CC:** Comstock, Earl (Federal) [b(6)]@doc.gov]  
**Subject:** Re: Commerce Department : Bombardier CVD Pre-preliminary determination meeting request

Thanks for your email. Earl Comstock who is CC'd is most appropriate for follow up. Wendy

Sent from my iPhone

On Sep 11, 2017, at 3:33 PM, Austell, Theodore <[b(6)]@boeing.com> wrote:

Wendy,

I hope this note finds you and the Commerce team well.

By way of this note, I would like to check your availability to meet to discuss the Canadian C-Series Countervailing Duty case in advance of an important preliminary determination which is coming up on September 25<sup>th</sup>. If possible, we can assemble the Boeing team to visit with you anytime this week. The session would be similar to the pre-petition meeting that we held earlier this year with Eric, and may also be of interest to the following:

- Earl Comstock, Director, Office of Policy and Strategic Planning
- Israel Hernandez, Acting Under Secretary for International Trade
- Eric Branstad, Office of the Secretary
- Gary Taverman, Acting Assistant Secretary for Enforcement and Compliance
- Melissa Skinner, Head of AD/CVD Enforcement Office II
- CVD case team:
  - Elizabeth Eastwood
  - Andrew Medley
  - Ross Beliveau
- Rob Heilferty, Chief Counsel for Enforcement and Compliance
- Representative(s) from Office of Policy

Thanks in advance for your consideration.

Ted

Ted Austell | Vice President  
Executive, Legislative & Regulatory Affairs  
Government Operations

The Boeing Company  
929 Long Bridge Drive  
Arlington, VA 22202-4208

o: [b(6)] | c: [b(6)]

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 9/24/2017 6:09:56 PM  
**To:** Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com]  
**Subject:** Re: Potential GE China Projects for POTUS visit  
**Attachments:** Potential GE China Projects for POTUS visit.docx

Thank you

On: 23 September 2017 09:47, "Bhatia, Karan (GE Corporate, GE Officer)" [b(6)]@ge.com> wrote:  
Dear Secretary Ross:

Per your discussion this afternoon, John Flannery asked me to forward to you the attached list of GE deals in China that might be recognized during the President's November visit. With respect to your immediately upcoming trip, [b(4)]

[b(4)]

A couple of specific notes:

b(4)

We greatly appreciate all your and the Department's support. Please do not hesitate to contact us if any questions. Thanks also for the Department's support on our India Rail issue; we will be in touch with your staff shortly to discuss next steps.

Best - Karan

Karan Bhatia  
Vice President, Gov't Affairs & Policy  
General Electric  
Tel. + [b(6)]  
Email: [b(6)]@ge.com

**b(4)**

**b(4)**

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 10/12/2017 4:01:32 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** RE: Silicon Metals one pager

call

---

**From:** Kolevar, Kevin (KM) [mailto:[b(6)]@dow.com]  
**Sent:** Tuesday, October 10, 2017 7:32 AM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Silicon Metals one pager

Wendy, at the Business Council meeting last week Secretary Ross and Andrew spoke of the recent preliminary decision on AD/CD on silicon metals. [b(4)]

[b(4)]

Secretary Ross asked that we craft a one page summary of the issue for him and that I route through you. It is attached. We appreciate your consideration of the issue and look forward to engaging during the full investigation, and we understand this document will be a part of the full record.

Kevin

---

**From:** Teramoto, Wendy (Federal) [WTeramoto@doc.gov]  
**Sent:** 10/19/2017 3:56:18 PM  
**To:** Susi, Lorna (GE Corporate) [b(6)] Leach, Macie (Federal) [SLeach@doc.gov]  
**Subject:** RE: Letter from the CEO of GE to the Secretary

Thanks -- I believe you meant Secretary Ross ---- if wrong let me know. Thanks so much. Wendy

---

**From:** Susi, Lorna (GE Corporate) [b(6)]@ge.com]  
**Sent:** Thursday, October 19, 2017 3:27 PM  
**To:** Leach, Macie (Federal) <SLeach@doc.gov>  
**Cc:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Letter from the CEO of GE to the Secretary

Good afternoon-

I am attaching a letter from John Flannery, CEO of GE, addressed to Secretary Tillerson.

Thank you in advance for ensuring the attached is received by the Secretary.

Many thanks and best regards,

Lorna

**Lorna Susi**

Executive Assistant to Karan Bhatia

Vice President, Government Affairs & Policy

GE

T [b(6)]  
F +1 202 637 4299

[b(6)]@ge.com

1299 Pennsylvania Avenue, NW, Suite 900  
Washington, DC 20004

GE imagination at work



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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 10/27/2017 2:12:19 PM  
**To:** Christopher Papagianis <[REDACTED]@paulsonfoundations.org>  
**Subject:** Re: Letter to the Secretary from John Paulson

Great. Look forward to it. W

Sent from my iPhone

On Oct 27, 2017, at 9:53 AM, Christopher Papagianis <[REDACTED]@paulsonfoundations.org> wrote:

Hi Wendy, Nice to see you this week at the Econ Club lunch. I'll reach out on my next trip thru DC -- to see if we can't get a coffee. All the best in the meantime. Chris

---

**From:** Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
**Sent:** Monday, September 11, 2017 5:55 AM  
**To:** Christopher Papagianis  
**Subject:** Re: Letter to the Secretary from John Paulson

Hi. Thanks for the email. Let me run through the system and scheduling will reach out. Would be great to catch up and compare notes! Wendy

Sent from my iPhone

On Sep 8, 2017, at 9:08 AM, Christopher Papagianis <[REDACTED]@paulsonfoundations.org> wrote:

Dear Wendy,

Please see the attached letter to the Secretary from John Paulson. They spoke about the item recently (i.e. invitation to speak at the New York Economic Club), and John wanted to follow-up. (A hard copy has also been delivered.)

[REDACTED]  
[REDACTED] It's a real pleasure to get reconnected here. (About a year and half ago, John recruited me over to join his team.)

Please don't hesitate to get in touch if I can be helpful on the attached item, or really anything else too. Long ago, I worked at NEC in the Bush White House. Naturally, I think we probably now share many friends/contacts in DC (like Brian Baker or maybe Jeremy Katz...to toss out just a couple of names).

Sincerely,

Chris

Christopher Papagianis  
President

---

PAULSON

FAMILY  
FOUNDATION

---

The Paulson Family Foundation  
1251 Avenue of the Americas  
50<sup>th</sup> Floor  
New York, NY 10020  
[REDACTED]@paulsonfoundations.org  
[REDACTED]

CONFIDENTIALITY NOTE: This e-mail may contain confidential and/or privileged information. If you are not the intended recipient or have received this e-mail in error, please notify the sender immediately and destroy/delete this e-mail. You are hereby notified that any unauthorized copying, disclosure or distribution of the material in this e-mail is strictly prohibited. This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. None of the information contained in this communication is warranted as to completeness or accuracy and all of the information is subject to change without notice. Any comments or statements made in this communication do not necessarily reflect those of Paulson & Co. Inc., Paulson Europe LLP or any of the Paulson affiliates. LEGAL DISCLAIMER This document does not constitute an offer to sell or a solicitation of an offer to buy any securities, and may not be relied upon in connection with any offer or sale of securities. This document should be read in conjunction with, and is qualified in its entirety by, information appearing in the Confidential Private Offering Memorandum (and a Limited Partnership Agreement for domestic partnerships), which should be carefully reviewed prior to investing. Past performance is not necessarily indicative of future performance. An investment in a hedge fund is speculative and involves a high degree of risk, which each investor must carefully consider. An investor in hedge funds could lose all or a substantial amount of his or her investment. Returns generated from an investment in a hedge fund may not adequately compensate investors for the business and financial risks assumed. While hedge funds are subject to market risks common to other types of investments, including market volatility, hedge funds employ certain trading techniques, such as the use of leveraging and other speculative investment practices that may increase the risk of investment loss. Products may involve above-average risk. Risks associated with hedge fund investments include, but are not limited to, the fact that hedge funds can be highly illiquid; they are not required to provide periodic pricing or valuation information to investors; they may involve complex tax structures and delays in distributing important tax information; they are not subject to the same regulatory requirements as mutual funds; they often charge higher fees and the high fees may offset the funds' trading profits; they may have a limited operating history; they

can have performance that is volatile; they may have a fund manager who has total trading authority over the fund and the use of a single adviser applying generally similar trading programs could mean a lack of diversification, and consequentially, higher risk; they may not have a secondary market for an investor's interest in the fund and none may be expected to develop; they may have restrictions on transferring interests in the fund; and may effect a substantial portion of their trades on foreign exchanges. Any guidelines or investment objectives provided herein are as of the date hereof and can be changed at any time at the sole discretion of Paulson. All material is compiled from sources believed to be reliable, but accuracy cannot be guaranteed. All Securities of Paulson & Co. Inc. affiliated entities are sold through Plus Securities LLC.

<NY Econ Club Invitation for Sec Ross 9717.pdf>

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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 10/30/2017 4:06:49 AM  
**To:** Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com]  
**CC:** Alan Turley [Alan.Turley@trade.gov]  
**Subject:** Re: Potential GE China Projects for POTUS visit

Alan turley is point. Pls make sure he is copied.  
Sent from my iPhone

On Sep 22, 2017, at 9:47 PM, Bhatia, Karan (GE Corporate, GE Officer) [b(6)]@ge.com> wrote:

Dear Secretary Ross:

Per your discussion this afternoon, John Flannery asked me to forward to you the attached list of GE deals in China that might be recognized during the President's November visit. With respect to your immediately upcoming trip [b(4)]

[b(4)]

A couple of specific notes:

[b(4)]

We greatly appreciate all your and the Department's support. Please do not hesitate to contact us if any questions. Thanks also for the Department's support on our India Rail issue; we will be in touch with your staff shortly to discuss next steps.

Best - Karan

Karan Bhatia  
Vice President, Gov't Affairs & Policy  
General Electric  
Tel. + [b(6)]  
Email: [b(6)]@ge.com

<Potential GE China Projects for POTUS visit.docx>

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**From:** Ross, Wilbur (Federal); [b(6)]  
[b(6)]  
**Sent:** 11/10/2017 7:07:44 AM  
**To:** Flannery, John L (GE Corporate); [b(6)]@ge.com]  
**Subject:** Re: Thank You

Thanks. I glad to have helped and delighted that we had a great outcome to the trade mission we must keep pushing every way we can to create exports. Best Regards, Wilbur Ross

On Nov 9, 2017, at 8:16 AM, Flannery, John L (GE Corporate) [b(6)]@ge.com> wrote:

Dear Wilbur – Congrats on the great day in China. Sorry not to be there with you but John tells me it's gone very well. Our press release is attached. Thanks for all your support and leadership. John

**John L. Flannery**

Chairman & CEO

GE

T: + [b(6)]

E: [b(6)]@ge.com

<Press Release\_GE and Chinese partners\_Final Nov.9.pdf>

---

**From:** Ross, Wilbur (Federal) [b(6)]  
[b(6)]  
**Sent:** 2/23/2018 11:19:31 AM  
**To:** [b(6) Dennis Muellenberg]@boeing.com  
**CC:** Vitello, Jacqueline [Jacqueline.Vitello@trade.gov]; [b(6) Timothy Keating]@boeing.com  
**Subject:** Invitation to speak at the 2018 SelectUSA Investment Summit  
**Attachments:** Muilenburg Invitation.pdf

Dear Mr. Muilenburg:

I am once again honored to host the annual SelectUSA Investment Summit, taking place this year from June 20-22, 2018. The SelectUSA Investment Summit is the Department of Commerce's premier annual event promoting foreign direct investment (FDI) in the United States. On behalf of SelectUSA and the Department of Commerce, I would like to invite you to participate in the SelectUSA Investment Summit as a featured speaker.

This year, the Summit will be held at the Gaylord National Resort and Convention Center in the Washington, D.C. area. The event typically attracts over 3,000 participants – including senior government officials, global business thought leaders, investors from more than 60 countries, and economic development organizations from across the United States. These decision-makers are drawn to the Summit as an opportunity to gain insight into the latest policy and investment trends, to make connections, and to initiate meaningful business relationships.

This year's theme, "*Invest Here. Grow Here. Succeed Here.*" will examine business investments from a wide lens, providing both short-term and long-term perspectives on entry, expansion, and sustainable growth in the U.S. market. We would be honored to have you join us as a speaker to share Boeing's story of success in the advanced manufacturing sector, and to discuss the challenges as well as the many opportunities around doing business in the United States.

In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, if you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

Thank you for your consideration, and I hope to see you at the Summit in June.

Sincerely,  
Wilbur Ross



UNITED STATES DEPARTMENT OF COMMERCE  
The Secretary of Commerce  
Washington, D.C. 20230

February 15, 2018

Dennis A. Muilenburg  
Chairman, President, and Chief Executive Officer  
Boeing  
100 N Riverside Plaza  
Chicago, IL 60606-2016

Dear Mr. Muilenburg:

I am once again honored to host the annual SelectUSA Investment Summit, taking place this year from June 20-22, 2018. The SelectUSA Investment Summit is the Department of Commerce's premier annual event promoting foreign direct investment in the United States. On behalf of SelectUSA and the Department of Commerce, I would like to invite you to participate in the SelectUSA Investment Summit as a featured speaker.

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In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, if you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

Thank you for your consideration, and I hope to see you at the Summit in June.

Sincerely,

A handwritten signature in black ink, appearing to read "Wilbur Ross".

Wilbur Ross

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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 2/26/2018 3:48:42 PM  
**To:** Chris Papagianis [b(6)]@paulsonco.com]  
**Subject:** RE: Tomorrow's meeting

Yes...hi. I plan to join. See you soon. Wendy

---

**From:** Chris Papagianis [b(6)]@paulsonco.com]  
**Sent:** Monday, February 26, 2018 3:47 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Tomorrow's meeting

Hi Wendy,

It was nice seeing you at the NY Econ Club lunch a couple of months ago.

I thought I would reach out just to let you know that a couple of colleagues will be in your offices tomorrow visiting with Secretary Ross.

The colleagues are Ron Losby and Ben Steiner, the CEO and COO respectively of Steinway & Sons (a company in our portfolio).

You may not be in this meeting with the Secretary but I figured why not let you know of the connection.

I hope this finds you well - and I do plan to reach out on my next trip thru DC.

Best,

Chris

Chris Papagianis  
Paulson & Co.  
1251 Avenue of the Americas  
New York, NY 10020

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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/8/2018 6:42:37 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Call

What is your phone number

Sent from my iPhone

On Mar 7, 2018, at 3:22 PM, Kolevar, Kevin [b(6)]@dow.com> wrote:

Wendy, I know our bosses spoke earlier this week. Would you have time to touch base?

Kevin

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/12/2018 6:50:25 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** Re: Call

Sorry about before. Please call me tomorrow. [b(6)]

Sent from my iPhone

On Mar 8, 2018, at 7:01 PM, Kolevar, Kevin [b(6)]@dow.com> wrote:

[b(6)] Cell

Sent from my iPhone

On Mar 8, 2018, at 6:42 PM, Teramoto, Wendy (Federal) <WTeramoto@doc.gov> wrote:

This email originated from outside of the organization.

What is your phone number

Sent from my iPhone

On Mar 7, 2018, at 3:22 PM, Kolevar, Kevin (KM) [b(6)]@dow.com> wrote:

Wendy, I know our bosses spoke earlier this week. Would you have time to touch base?

Kevin

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/19/2018 11:42:39 AM  
**To:** Kolevar, Kevin ([REDACTED] b(6) [REDACTED]@dow.com]  
**Subject:** RE: Call

Hi — pls call [REDACTED] b(6) [REDACTED] when you have a moment.

---

**From:** Kolevar, Kevin ([REDACTED] b(6) [REDACTED]@dow.com]  
**Sent:** Wednesday, March 07, 2018 3:22 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Call

Wendy, I know our bosses spoke earlier this week. Would you have time to touch base?

Kevin

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/19/2018 3:37:17 PM  
**To:** Kolevar, Kevin ([REDACTED] b(6)@dow.com]  
**Subject:** fyi - just heard from Mnuchin team...he is NOT going.

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/21/2018 6:58:52 AM  
**To:** b(6) Kevin Kolevar [REDACTED]@dow.com  
**Subject:** Any update? I haven't heard a thing

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/21/2018 7:11:53 AM  
**To:** Kolevar, Kevin ([REDACTED] b(6) [REDACTED]@dow.com]  
**Subject:** Re: Any update? I haven't heard a thing

I just did as well and let him know that I heard Mnuchin not joining.

I assume Andrew will ask SWLR about tariffs? That seems to be the most lively topic and current topic. Anything else?

On Mar 21, 2018, at 7:10 AM, Kolevar, Kevin ([REDACTED] b(6) [REDACTED]@dow.com) wrote:

Crickets. I'll ping Aysar.

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---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Wednesday, March 21, 2018 6:58:52 AM  
**To:** Kolevar, Kevin (KM)  
**Subject:** Any update? I haven't heard a thing

This email originated from outside of the organization.

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/23/2018 8:08:33 AM  
**To:** b(6) Kevin Kolevar @dow.com  
**Subject:** Can we touch base today

Saudi has been radio silent. Have you spoken to aysar?



---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/23/2018 8:20:31 AM  
**To:** Kolevar, Kevin [b(6)]  
**Subject:** Re: Can we touch base today

I confirmed with Mnuchin Cos that he NOT going. We should get our q and a lined up regardless

On Mar 23, 2018, at 8:15 AM, Kolevar, Kevin (KM) <b(6)@dow.com> wrote:

I haven't heard a thing. I'm going to raise with Andrew today. This is ridiculous.

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---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Friday, March 23, 2018 8:08:33 AM  
**To:** Kolevar, Kevin (KM)  
**Subject:** Can we touch base today

This email originated from outside of the organization.

Saudi has been radio silent. Have you spoken to aysar?

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/23/2018 9:39:50 PM  
**To:** b(6) Kevin Kolevar @dow.com  
**Subject:** Fwd: Invitation to Saudi-U.S. CEO Forum 2018  
**Attachments:** Saudi-US CEO Forum - Plenary panel - Era of transformation - Session pack.pdf; ATT00001.htm

I just received this. They still have Mnuchin on it who has told multiple people he is not going.

Begin forwarded message:

**From:** "Saudi-U.S. CEO Forum Secretariat" <[secretariat.forum@saspo.sa](mailto:secretariat.forum@saspo.sa)>  
**Date:** March 23, 2018 at 9:35:06 PM EDT  
**To:** "WTeramoto@doc.gov" <[WTeramoto@doc.gov](mailto:WTeramoto@doc.gov)>  
**Subject:** Invitation to Saudi-U.S. CEO Forum 2018

Your Honorable,

We are delighted you will be joining us for the Saudi-U.S. CEO Forum 2018 and want to share the latest information with you about the day and your attendance.

We would also like to cordially invite you to participate in the “**An Era of Transformation: From Vision to Implementation**” plenary panel alongside HE Majid AlQasabi, HE Khalid Al Falih and the Honorable Steven Mnuchin.

Your selection as a speaker was determined based on your knowledge of the topic and your ability to foster conversations with key Saudi and U.S. government leaders who will be participating in the session alongside you.

We would like to arrange a briefing between Your Honorable and the moderator from Friday 23rd March onwards. In the meantime, if you need further information, please contact the Secretariat team by email or at +[\(b\)\(6\)](tel:b(6)) We look forward to receiving your RSVP to: [secretariat.forum@saspo.sa](mailto:secretariat.forum@saspo.sa)

Please find attached the preliminary agenda and additional details about your panel session.

**Venue:**

Please note the venue has changed to [Gotham Hall](#), **1356 Broadway**, New York.

**Agenda & Start Time:**

Please find attached a revised agenda on **page 4** of the pack – we will now start an hour later, with the **breakfast reception** from **9am** onwards and the **Forum program** starting promptly at **10am**.

**Collection of Badges:**

Pre-registration and collection of your badge will be available from **9am-5pm** on **Monday 26<sup>th</sup> March** at [Gotham Hall](#). You do not need to attend in person but whoever collects the badge will need a copy of your invitation with them.

**Attendance on 27<sup>th</sup> March:**

Whether you have already collected your badge or not, ALL attendees must provide photo identification & a copy of their invitation for security purposes. Security is extremely tight and failure to produce photo identification will result in access being denied.

**Dress Code:**

Normal business attire for both the day and the Gala Dinner.

We look forward to seeing you on the 27<sup>th</sup> and to having a productive day celebrating Saudi and U.S. trade.

With best regards,

**Lubna Olayan**

CEO, Olayan Financing Company

Co-Chair of Saudi-U.S. CEO Forum Executive Board

**Andrew Liveris**

CEO & Chairman, The Dow Chemical Company

Co-Chair of Saudi-U.S. CEO Forum Executive Board

Please note this is a personal email invitation and not transferable.

# 2018 Saudi-U.S. CEO Forum

March 27, 2018 - New York



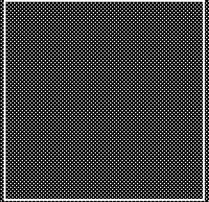


Saudi-U.S.  
CEO  
Forum  
2018



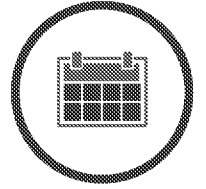
# "An Era of Transformation: From Vision to Implementation"





# Forum agenda

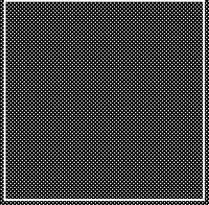
# Full Day Agenda



9:00 - 10:00	🏛️ Welcoming Reception / Registration			
10:00 - 10:10	★ Saudi-U.S. CEO Forum launch and welcome remarks by Co-Chairs of Saudi-U.S. CEO Forum			
10:10 - 10:25	★ Keynote address by HE Mohammed Al Jadaan			
10:25 - 11:30	★ Plenary Panel — An Era of Transformation: From Vision to Implementation			
11:45-13:00	★ Panel Session 1 — Investing in the next generation! - Generation 2030	Roundtable 1 - Accelerating Transformation Through Public-Private Partnerships	Roundtable 2 - Financial Resilience Along the Journey	Roundtable 3 - Balancing Reforms Tradeoffs
13:00 - 14:00	🏛️ Lunch Reception			
14:00-15:00	★ Panel Session 2 — Saudi Women Scale New Heights			
15:00-16:00	★ Panel Session 3 — The Road Ahead for Saudi's Emerging Sectors			
16:15-17:15	★ Panel Session 4 — Giga-projects - Taking Growth to the Next Level			
17:15- 17:30	★ MOU Signing / Licensing Awards			
17:30- 17:45	★ End of day highlights by Co-Chairs of Saudi-U.S. CEO Forum			
18.00- 19.30	🌸 Networking Reception			
19:30-21:30	🏛️ Gala dinner hosted by HRH Crown Prince Mohammed bin Salman			



★ Open plenary session format    Closed session (by invitation)



# Session format



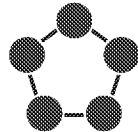


## Outline of panel sessions



### Objective

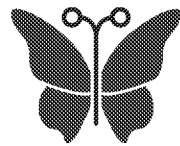
Showcase Vision 2030, key initiatives and partnership opportunities



### Format

Hosted by a moderator with ministers and business executives from KSA and the UK

### Topics



An Era of Transformation:  
From Vision to  
Implementation



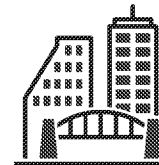
Saudi women scale new  
heights



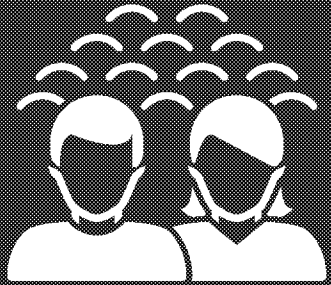
Investing in the next  
generation! -  
Generation 2030



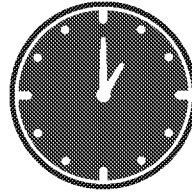
The Road Ahead for Saudi's  
Emerging Sectors



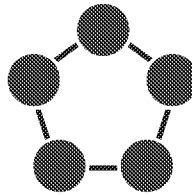
Giga-projects - Taking  
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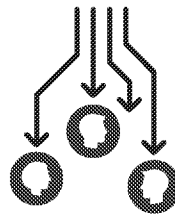
## Panel Discussion Format



**Length:** 60 - 75 minutes



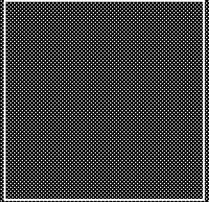
**Format:** Hosted by a moderator with government officials and business executives from Saudi Arabia and the US



**Rules:** Open format for all audience members



**Mode:** 2 minute introduction by moderator  
5 minute speech by each panelist  
~30 minutes Q&A/free flow



# Session details



10:25-11:30

Plenary Panel

## An Era of Transformation: From Vision to Implementation

Moderator



**Andrew Liveris**  
*The Dow Chemical Co.*

### Session Objectives



- Outline Saudi Arabia's transformation journey and progress made and highlight challenges and new opportunities
- Set the stage for the following roundtable discussions and panels

### Discussion



- Outline Saudi's transformation and recent structural reforms and achievements, and clarify long and short term impact. Topics to be covered
- Mature and capable private sector
  - Supportive and lean government
  - Well-crafted roadmap



10:25-11:30

Plenary Panel

## An Era of Transformation: From Vision to Implementation

Moderator



Andrew Liveris  
*The Dow Chemical Co.*

### Historical Overview & Context



- Saudi Arabia has introduced a historic transformation plan entitled Vision 2030 which covers three main pillars: A Thriving Economy, A Vibrant Society, An Ambitious Nation
- Vision 2030 aims to take advantage of Saudi's rich Islamic heritage, investment capabilities and geographic location

### Saudi Arabia's perspective/ goals



- Increase foreign direct investment from 3.8% to 5.7% of GDP
- Serve 30 million Umrah visitors
- Increase avg. life expectancy from 74 to 80 years
- Lower the unemployment rate from 11.6% to 7%
- Increase the private sector's contribution to 65% of GDP (from 40% today)

### United States' perspective/ goals



- The United States has seeks deeper partnership across multiple economic sectors such as energy and manufacturing as well as security
- Bilateral trade between the US and Saudi Arabia reached ~\$46 billion in 2016, with potential for expansion
- The US Department of Commerce estimated that US exports to Saudi Arabia contribute 165,000 jobs to the US economy in 2015

# Key guiding points for all panelist participants



## Views from KSA

- **Summarize Vision 2030** to refresh the audience on its main objectives and aspirations
- **Emphasize Saudi Arabia's non-oil sectors** and inform the audience on its vast natural resources and human capital
- Highlight the **current areas of partnership (related to Vision 2030) between Saudi Arabia and the US's** business community
- **Showcase progress made thus far on key Vision 2030 objectives** and priority projects
- **Highlight key next steps to be taken by Saudi Arabia** to continue Vision 2030 implementation efforts



## Views from the United States

- **Highlight the scale and number of MoUs signed during last year's CEO Forum** held in Riyadh
- **Commend the progress achieved thus far** and contribute ideas to further bilateral trade and investment
- **Underscore the audience about the sectors in which US companies are** currently collaborating with Saudi entities
- **Jointly identify additional sectors in which Saudi Arabia requires assistance for Vision implementation** and ways for US businesses to contribute
- **Discuss potential headwinds faced by Saudi Arabia** (i.e. macroeconomic stability) which could affect Vision implementation

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## General facts & figures

- KSA Non-oil GDP growth (1<sup>st</sup> half 2017): **0.7%**<sup>1</sup>
- Domestic gasoline prices will reach parity with international levels between 2018 - 2025
- Introduction of 5% VAT starting Jan. 2018
- Driving for women allowed from June 2018 onwards
- Opening of cinemas as of early 2018
- Ability for women to serve in the armed forces for the first time







---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
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**Sent:** 3/26/2018 1:38:44 PM  
**To:** b(6) Kevin Kolevar [redacted]@dow.com  
**Subject:** Fwd: Dinner on Tuesday

Begin forwarded message:

**From:** Nasir Abbasi <Nasir.Abbasi@trade.gov>  
**Date:** March 26, 2018 at 6:33:52 AM EDT  
**To:** "Teramoto, Wendy (Federal)" <WTeramoto@doc.gov>  
**Subject:** Re: Dinner on Tuesday

Please let him know you would like to sit next to him at the Forum

Sent from my iPhone

On Mar 26, 2018, at 6:16 AM, Teramoto, Wendy (Federal) <WTeramoto@doc.gov> wrote:

Aysar. Thanks so much. Please let me know if we can help in any way. Mrs Ross will attend dinner. I will check about the Forum. See you soon. W

On Mar 26, 2018, at 1:30 AM, AYSAR TAYEB <b(6) [redacted]@saspo.sa> wrote:

Hi Wendy,  
So sorry for the late reply, and for not being able to call through the day, we are stretched as you can imagine. Mrs. Ross is very welcome to the Forum and the Dinner, please let us know if she will be arriving with him so we can proper seating arrangements.  
I confirm that Secretary Ross has the one speaking role in the in the opening session, with HE Al-Qasabi and HE Al-Falih, moderated by Andrew. Attached is the latest program, and moderator briefing notes for the main plenary session,  
We can talk tomorrow to discuss any questions,  
Regards,

---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Sunday, March 25, 2018 4:43 PM  
**To:** AYSAR TAYEB <b(6) [redacted]@saspo.sa>  
**Cc:** Abbasi, Nasir <Nasir.Abbasi@trade.gov>; Leach, Macie (Federal) <SLeach@doc.gov>  
**Subject:** Dinner on Tuesday

Could you please let me know the details and if Mrs. Ross is invited? Can you also please call me when you have a moment. I want to confirm that the only speaking role is during his session with Andrew. I also need to understand what media you plan to have at the event and also the dinner logistics. I understand you are very

busy....please let me know how I can help in any way. Best,

Wendy b(6)

<2018-03-25 US Visit - CEO Forum - Session notes (V13) - Main Panel.pdf>

<2018-03-25 - Plenary panel session - Vision to Implementation - Moderator Notes (V03).pdf>

---

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They spoke

On Mar 27, 2018, at 6:28 AM, Kolevar, Kevin [b(6)]@dow.com> wrote:

Will check.

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<secretariat.forum@saspo.sa>  
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**To:** "WTeramoto@doc.gov" <WTeramoto@doc.gov>  
**Subject:** Invitation to Saudi-U.S. CEO Forum 2018

Your Honorable,

We are delighted you will be joining us for the Saudi-U.S. CEO Forum 2018 and want to share the latest information with you about the day and your attendance.

We would also like to cordially invite you to participate in the “An Era of Transformation: From Vision to Implementation” plenary panel

alongside HE Majid AlQasabi, HE Khalid Al Falih and the Honorable Steven Mnuchin.

Your selection as a speaker was determined based on your knowledge of the topic and your ability to foster conversations with key Saudi and U.S. government leaders who will be participating in the session alongside you.

We would like to arrange a briefing between Your Honorable and the moderator from Friday 23rd March onwards. In the meantime, if you need further information, please contact the Secretariat team by email or at [REDACTED]. We look forward to receiving your RSVP to: [secretariat.forum@saspo.sa](mailto:secretariat.forum@saspo.sa)

Please find attached the preliminary agenda and additional details about your panel session.

**Venue:**

Please note the venue has changed to Gotham Hall, **1356 Broadway**, New York.

**Agenda & Start Time:**

Please find attached a revised agenda on **page 4** of the pack – we will now start an hour later, with the **breakfast reception** from **9am** onwards and the **Forum program** starting promptly at **10am**.

**Collection of Badges:**

Pre-registration and collection of your badge will be available from **9am-5pm** on **Monday 26<sup>th</sup>** March at Gotham Hall. You do not need to attend in person but whoever collects the badge will need a copy of your invitation with them.

**Attendance on 27<sup>th</sup> March:**

Whether you have already collected your badge or not, ALL attendees must provide photo identification & a copy of their invitation for security purposes. Security is extremely tight and failure to produce photo identification will result in access being denied.

**Dress Code:**

Normal business attire for both the day and the Gala Dinner.

We look forward to seeing you on the 27<sup>th</sup> and to having a productive day celebrating Saudi and U.S. trade.

With best regards,

**Lubna Olayan**

CEO, Olayan Financing Company  
Co-Chair of Saudi-U.S. CEO Forum Executive Board

**Andrew Liveris**

CEO & Chairman, The Dow Chemical Company  
Co-Chair of Saudi-U.S. CEO Forum Executive Board

Please note this is a personal email invitation and not transferable.

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 3/27/2018 1:56:14 PM  
**To:** Kolevar, Kevin (b(6))@dow.com]  
**Subject:** RE: Invitation to Saudi-U.S. CEO Forum 2018

Yes Andrew is great...

---

**From:** Kolevar, Kevin (KM) [mailto:KMKolevar@dow.com]  
**Sent:** Tuesday, March 27, 2018 12:10 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** RE: Invitation to Saudi-U.S. CEO Forum 2018

Sounds like it went well?

---

**From:** Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
**Sent:** Tuesday, March 27, 2018 7:57 AM  
**To:** Kolevar, Kevin (KM) (b(6))@dow.com>  
**Subject:** Re: Invitation to Saudi-U.S. CEO Forum 2018

This email originated from outside of the organization.

They spoke

On Mar 27, 2018, at 6:28 AM, Kolevar, Kevin (b(6))@dow.com> wrote:

Will check.

Get Outlook for iOS

---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Monday, March 26, 2018 5:21:18 PM  
**To:** Kolevar, Kevin (KM)  
**Subject:** Re: Invitation to Saudi-U.S. CEO Forum 2018

This email originated from outside of the organization.

Does Andrew want to talk about Wilbur? I have your questions ma but hen Aysar also sent something. Yours are more relevant to what anyone cares.

On Mar 26, 2018, at 1:23 PM, Kolevar, Kevin (KM) (b(6))@dow.com> wrote:

My guy on the ground tells me they finally believe Mnuchin is not coming. He has a revised attendee list, but isn't confident in its accuracy. He is sending now and I'll share.

---

**From:** Teramoto, Wendy (Federal) [mailto:WTeramoto@doc.gov]  
**Sent:** Saturday, March 24, 2018 5:42 PM  
**To:** Kolevar, Kevin (KM) (b(6))@dow.com>  
**Subject:** RE: Invitation to Saudi-U.S. CEO Forum 2018

This email originated from outside of the organization.

Nothing yet....staring at my phone all day.

---

**From:** Kolevar, Kevin (KM) [b(6)]@dow.com]  
**Sent:** Saturday, March 24, 2018 8:01 AM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Re: Invitation to Saudi-U.S. CEO Forum 2018

I put the odds of him actually calling you at 1 in 3. I'll send you the questions we have for your boss and we can tweak/modify them as necessary.

Kevin

[Get Outlook for iOS](#)

---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Saturday, March 24, 2018 7:27:36 AM  
**To:** Kolevar, Kevin (KM)  
**Subject:** FW: Invitation to Saudi-U.S. CEO Forum 2018

This email originated from outside of the organization.

FYI – just so you know.

---

**From:** AYSAR TAYEB [b(6)]@saspo.sa]  
**Sent:** Friday, March 23, 2018 10:41 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Cc:** Abbasi, Nasir <nasir.abbasi@trade.gov>  
**Subject:** RE: Invitation to Saudi-U.S. CEO Forum 2018

Hi Wendy,  
The CEO Forum has two Co-Chairs, Andrew Liveris (USA) and Lubna Al-Olayan (KSA). Lubna will give very short welcoming remarks, and Andrew will moderate the main opening plenary. Will call you tomorrow with more details,  
Regards,

---

**From:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Sent:** Saturday, March 24, 2018 4:43 AM  
**To:** AYSAR TAYEB [b(6)]@saspo.sa>  
**Cc:** Abbasi, Nasir <nasir.abbasi@trade.gov>  
**Subject:** Fwd: Invitation to Saudi-U.S. CEO Forum 2018

Aysar. I just received this. Please advise if SWLR is suppose to give Co chair opening remarks? Or is this for Andrew Liveris? Also. This has Mnuchin on it who is not coming. Thanks. Please call me. Wendy

Begin forwarded message:

**From:** "Saudi-U.S. CEO Forum Secretariat"  
<[secretariat.forum@saspo.sa](mailto:secretariat.forum@saspo.sa)>  
**Date:** March 23, 2018 at 9:35:06 PM EDT  
**To:** "WTeramoto@doc.gov" <[WTeramoto@doc.gov](mailto:WTeramoto@doc.gov)>  
**Subject:** Invitation to Saudi-U.S. CEO Forum 2018

Your Honorable,

We are delighted you will be joining us for the Saudi-U.S. CEO Forum 2018 and want to share the latest information with you about the day and your attendance.

We would also like to cordially invite you to participate in the **"An Era of Transformation: From Vision to Implementation"** plenary panel alongside HE Majid AlQasabi, HE Khalid Al Falih and the Honorable Steven Mnuchin.

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We would like to arrange a briefing between Your Honorable and the moderator from Friday 23rd March onwards. In the meantime, if you need further information, please contact the Secretariat team by email or at: b(6) We look forward to receiving your RSVP to: [secretariat.forum@saspo.sa](mailto:secretariat.forum@saspo.sa)

Please find attached the preliminary agenda and additional details about your panel session.

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With best regards,

**Lubna Olayan**

CEO, Olayan Financing Company

Co-Chair of Saudi-U.S. CEO Forum Executive Board

**Andrew Liveris**

CEO & Chairman, The Dow Chemical Company

Co-Chair of Saudi-U.S. CEO Forum Executive Board

Please note this is a personal email invitation and not transferable.



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**From:** Ross, Wilbur (Federal) [b(6)]  
[b(6)]  
**Sent:** 4/11/2018 5:08:58 PM  
**To:** [b(6) Andrew Liveris]@dow.com  
**CC:** Langdon, David (Federal) [DLangdon@doc.gov]; Vitello, Jacqueline [Jacqueline.Vitello@trade.gov]  
**Subject:** Invitation to Speak at the 2018 SelectUSA Investment Summit  
**Attachments:** Liveris\_2018 Summit Invitation.pdf

Dear Andrew:

I am once again honored to host the annual SelectUSA Investment Summit, taking place this year from June 20-22, 2018. The SelectUSA Investment Summit is the Department of Commerce's premier annual event promoting foreign direct investment (FDI) in the United States. On behalf of SelectUSA and the Department of Commerce, I would like to invite you to participate in the SelectUSA Investment Summit as a featured speaker.

This year, the Summit will be held at the Gaylord National Resort and Convention Center in the Washington, D.C. area. The event typically attracts over 3,000 participants – including senior government officials, global business thought leaders, investors from more than 60 countries, and economic development organizations from across the United States. These decision-makers are drawn to the Summit as an opportunity to gain insight into the latest policy and investment trends, to make connections, and to initiate meaningful business relationships.

This year's theme, "*Invest Here. Grow Here. Succeed Here.*" will examine business investments from a wide lens, providing both short-term and long-term perspectives on entry, expansion, and sustainable growth in the U.S. market. We would be honored to have you join us as a speaker.

In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, if you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

Thank you for your consideration, and I hope to see you at the Summit in June.

Sincerely,

Wilbur Ross  
Secretary of Commerce



**UNITED STATES DEPARTMENT OF COMMERCE**  
**The Secretary of Commerce**  
Washington, D.C. 20230

April 5, 2018

Mr. Andrew Liveris  
Chairman and Chief Executive Officer  
Dow Chemical  
2211 H.H. Dow Way  
Midland, MI 48674

Dear Mr. Liveris:

I am once again honored to host the 2018 SelectUSA Investment Summit (Investment Summit), which will take place June 20-22, 2018. The SelectUSA Investment Summit is the Department of Commerce's premier annual event promoting foreign direct investment (FDI) in the United States. On behalf of SelectUSA and the U.S. Department of Commerce, I would like to invite you to participate in the SelectUSA Investment Summit as a featured speaker.

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This year's theme, "**Invest Here. Grow Here. Succeed Here.**", will examine business investments from a wide lens, providing both short-term and long-term perspectives on entry, expansion, and sustainable growth in the U.S. market. We would be honored to have you join us as a speaker to share your insights into the state of research and development (R&D) in the United States and to discuss how foreign companies can best take advantage of the existing R&D infrastructure.

In the coming days, a member of the SelectUSA team will contact your office to discuss this opportunity in more detail. In the meantime, if you have any questions or need further information, please contact Jacqueline Vitello at [jacqueline.vitello@trade.gov](mailto:jacqueline.vitello@trade.gov) or (202) 482-4476.

Thank you for your consideration, and I hope to see you at the Investment Summit in June.

Sincerely,

Wilbur Ross

---

**From:** WTeramoto@doc.gov [WTeramoto@doc.gov]  
**Sent:** 4/17/2018 5:39:32 PM  
**To:** Rick Dearborn [b(6)]@cypressgroupdc.com]  
**Subject:** Re: ICYMI: WSJ - Ex-White House Aide Rick Dearborn Joins Washington Consulting Firm

Great move. Please please please keep in touch. All the best, Wendy

On Apr 17, 2018, at 4:38 PM, Rick Dearborn [b(6)]@cypressgroupdc.com> wrote:

Friends,

I am pleased to let you know that I have joined [The Cypress Group](#) as a partner and will be working to expand the advisory practice for clients as they navigate Washington and the legislative and regulatory impact on their businesses. This practice will focus on a host of sectors, including energy, healthcare, financial services, private equity, and many others. *See below for the WSJ article announcing this new opportunity.*

I am proud of my time in previous Administrations, in the U.S. Senate, and most recently as part of the current Administration. I've been blessed to work at the highest levels of our government and view the processes from different chairs. Thank you so much for so many of you who have supported me over the years, and I hope to see you all very soon.

Please reach out and contact me at: The Cypress Group c/o [b(6)]@cypressgroupdc.com or by cell -- [b(6)]

Rick



**Ex-White House Aide Rick Dearborn Joins Washington Consulting Firm**

*Dearborn oversaw political operation, public outreach and legislative-affairs teams*

*By Michael C. Bender*

April 16, 2018 4:59 p.m. ET

WASHINGTON—Former White House Deputy Chief of Staff Rick Dearborn has been named partner at the Cypress Group, a Washington-based consulting firm that specializes in the legislative and regulatory effect on businesses.

As one of President Donald Trump’s top aides, Mr. Dearborn oversaw the White House’s political operation, public outreach and legislative-affairs teams. He announced his resignation in December and remained on staff until last month.

Mr. Dearborn will expand Cypress’s advisory practice, providing corporate and institutional investment managers with analysis of the political process, the firm said. Cypress, which also includes a lobbying practice, focuses on Washington’s impact on financial services, housing finance and capital markets, among others.

Mr. Dearborn, who was a longtime aide to then-Sen. Jeff Sessions and former Sen. Bob Kasten of Wisconsin, will serve as a senior adviser for Cypress’s clients in the energy, technology, health care, finance and defense sectors, said Pat Cave, the firm’s founding partner.

“Rick has worked directly with congressional committee chairmen and other high-ranking policymakers to achieve solutions and truly knows how to get things done,” Mr. Cave said.

The company also announced it was promoting Langston Emerson, who has worked for Sen. Carl Levin (D., Mich.), Rep. Carolyn Kilpatrick (D., Mich.) and Rep. Mike Capuano (D., Mass) to partner.

Write to Michael C. Bender at [Mike.Bender@wsj.com](mailto:Mike.Bender@wsj.com)

<https://www.wsj.com/articles/ex-white-house-aide-rick-dearborn-joins-washington-consulting-firm-1523912357?>

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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
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Rick



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Write to Michael C. Bender at [Mike.Bender@wsj.com](mailto:Mike.Bender@wsj.com)

<https://www.wsj.com/articles/ex-white-house-aide-rick-dearborn-joins-washington-consulting-firm-1523912357?>

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This email was sent to [wteramoto@doc.gov](mailto:wteramoto@doc.gov)

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The Cypress Group · 1028 33rd St NW Ste 200 · Washington, DC 20007-3571 · USA



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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 5/4/2018 11:44:54 PM  
**To:** Kolevar, Kevin ([REDACTED]@dow.com]  
**Subject:** Re: USA select conference

Traveling back from china. Pls call over weekend. W

On May 4, 2018, at 6:00 PM, Kolevar, Kevin ([REDACTED]@dow.com> wrote:

Hi Wendy, have a minute to discuss?

Kevin

[REDACTED]

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 5/7/2018 2:56:27 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** please call me at [b(6)]

IT has my work phone.

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 5/22/2018 8:55:20 AM  
**To:** Kolevar, Kevin ([REDACTED] b(6) @dow.com]  
**Subject:** Re: Liveris Dinner - June 5

Hi! Yes we have it. Just trying to figure where we will be. We may be in china. Will revert as soon as possible. W

Sent from my iPhone

On May 22, 2018, at 8:54 AM, Kolevar, Kevin ([REDACTED] b(6) @dow.com> wrote:

Wendy, hope you're well. Andrew asked me to reach out to share the invite below. I know he invited the Secretary but they have not heard back.

Kevin

<image002.png>

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 5/23/2018 6:20:54 PM  
**To:** Kolevar, Kevin ([REDACTED]@dow.com]  
**Subject:** Re: Liveris Dinner - June 5

My best guess now is no because there is a very good chance we will be in china. Horrible answer. Sorry.

Sent from my iPhone

On May 22, 2018, at 8:54 AM, Kolevar, Kevin ([REDACTED]@dow.com> wrote:

Wendy, hope you're well. Andrew asked me to reach out to share the invite below. I know he invited the Secretary but they have not heard back.

Kevin

Please join us for  
cocktails and dinner  
celebrating the

MANY ACHIEVEMENTS &  
OUTSTANDING CAREER

of

ANDREW N. LIVERIS

JUNE 5, 2018 at 7:00PM

THE MODERN AT THE  
MUSEUM OF MODERN ART

9 West 53rd Street | NYC

HOSTS

Doug Band	Ajay Banga
Dominic Barton	Lloyd Blankfein
James Gorman	Alex Gorsky
Declan Kelly	Michael Klein
Henry Kravis	Ginni Rometty
Robert Thomson	Wendell Weeks

RSVP

OfficeOfTheCEO@dow.com

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 6/13/2018 1:53:28 PM  
**To:** Allen (US), Marc [b(6)]@boeing.com]  
**Subject:** RE:

Wow. What a trip - [b(6)] is the best number. Thanks. W

---

**From:** Allen (US), Marc [b(6)]@boeing.com]  
**Sent:** Wednesday, June 13, 2018 1:20 AM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Re:

Thanks Wendy. I'm in transit between Israel and India. But a quick tag up when you're back online would be great. Let me know the best number or you can grab me at the mobile below. Best.

---

**From:** Teramoto, Wendy (Federal)  
**Sent:** Tuesday, June 12, 2018 5:57 PM  
**To:** Allen (US), Marc  
**Subject:** RE:

Hi Marc. This is widely late but for some reason I just saw this. Let me know if you would still like to add up. Hope all is well. Wendy

---

**From:** Allen (US), Marc [b(6)]@boeing.com]  
**Sent:** Monday, April 30, 2018 8:51 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** Re:

Sorry to miss the note. Am available at [b(6)] or same tomorrow. Best.

---

**From:** Teramoto, Wendy (Federal)  
**Sent:** Monday, April 30, 2018 5:29 PM  
**To:** Allen (US), Marc  
**Subject:** Re: RE:

Of course. What is best number meet to reach you at? Wendy

On Apr 30, 2018, at 3:25 PM, Allen (US), Marc [b(6)]@boeing.com> wrote:

Wendy: Last we spoke, [b(6)] But if you're still in the hot seat, can I grab you for a brief call tonight or tomorrow?

Best,

Marc.

Bertrand-Marc ("Marc") Allen, President, Boeing International

---

**From:** Allen, Marc  
**Sent:** Wednesday, November 8, 2017 1:48 PM  
**To:** Teramoto, Wendy <WTeramoto@doc.gov>  
**Cc:** Alan Turley <Alan.Turley@trade.gov>  
**Subject:** Re:

Thanks much, Wendy.

Alan, good to see you across the room last night. Will look for you this morning on this.

---

**From:** Teramoto, Wendy  
**Sent:** Thursday, November 9, 2017 2:36 AM  
**To:** Allen, Marc  
**Cc:** Alan Turley  
**Subject:** Re:

CC'ing turley. Chinese control credentials. W

---

On: 09 November 2017 02:25, "Allen, Marc" <[REDACTED]@boeing.com> wrote:  
Wendy, Boeing's Marc Allen here. At breakfast, I need your help to grab a credential for the morning signings for an additional teammate. Kevin and I have brought with us the Global Head of Sales -- Ihssane Mounir. There will now be a number of Chinese airline leaders at the Great Hall -- his counterparts. It will be very awkward if he's not there with us, given what we're now winding up able to sign. Thanks for any help on this.

bMa.

---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 6/14/2018 10:18:02 AM  
**To:** Bertrand-Marc "Marc" Allen [b(6)@boeing.com]  
**Subject:** Call. I can't get through

Sent from my iPhone



---

**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 6/14/2018 11:58:23 AM  
**To:** Allen (US), Marc [b(6)]@boeing.com]  
**Subject:** Re: Section 301 Letter Submitted

Got it. Thanks.

Sent from my iPhone

> On Jun 14, 2018, at 11:46 AM, Allen (US), Marc [b(6)]@boeing.com> wrote:  
>  
> As discussed. Best.  
> <Boeing\_Section\_301\_Submission\_5-11-18.pdf>

---

**From:** Wilbur Ross [b(6)]  
[b(6)]  
**Sent:** 6/26/2018 9:09:50 PM  
**To:** Flannery, John L (GE Corporate) [b(6)]@ge.com]  
**CC:** Ross, Wilbur (Federal) [b(6)]@doc.gov]  
**Subject:** Re: GE News

Dear John, Thank you for sharing the release with me. I look forward to working with GE in its new incarnation. Best  
Regards, Wilbur Ross

Sent from my iPhone

On Jun 26, 2018, at 8:08 AM, Flannery, John L (GE Corporate) [b(6)]@ge.com> wrote:

Mr. Secretary – I just wanted to forward the press release that we issued today regarding the future of  
GE: [https://www.ge.com/investor-relations/sites/default/files/ge\\_webcast\\_press\\_release\\_06262018.pdf](https://www.ge.com/investor-relations/sites/default/files/ge_webcast_press_release_06262018.pdf). It's an exciting day for us,  
marking a significant transformation of the company. Our DC team will follow up with your staff, but  
please don't hesitate to reach out if any questions. Best – John

John L. Flannery  
Chairman & CEO  
GE

T: [b(6)]  
E: [b(6)]@ge.com

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**From:** Teramoto, Wendy (Federal) [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=776038179C7348F78EC17819BAECD93-WENDY TERAM]  
**Sent:** 7/11/2018 12:16:32 PM  
**To:** Kolevar, Kevin [b(6)]@dow.com]  
**Subject:** RE: New CEO

Commerce would love to meet him — I am just not sure if SWLR will be in DC that week. Is that the only day?

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**From:** Kolevar, Kevin [b(6)]@dow.com>  
**Sent:** Wednesday, July 11, 2018 12:12 PM  
**To:** Teramoto, Wendy (Federal) <WTeramoto@doc.gov>  
**Subject:** New CEO

Hi Wendy, I'm bringing Dow's new CEO ("CEO elect"), Jim Fitterling, to DC on the 31<sup>st</sup> and wonder if there's any chance I could bring him by to meet your boss. Jim is in town to talk about where Dow stands on the tariff back and forth (continue to be quietly supportive but a bit worried about the escalation), as well as ethane exports to China. I've also reached out to the WH and USTR for time as well.

Kevin